

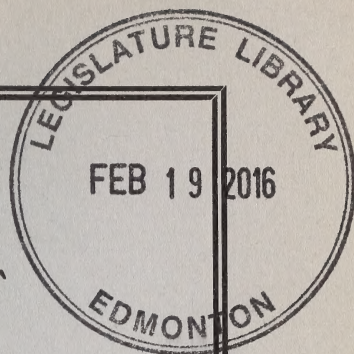
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ANNUAL REPORT

OF THE

Superintendent of Insurance

AND

Fire Commissioner

Alberta

TREASURY DEPARTMENT

file in Prov. Sec.

1933

Published by Direction of
THE HONOURABLE J. R. LOVE
PROVINCIAL TREASURER



EDMONTON:

PRINTED BY W. D. McLEAN, KING'S PRINTER

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GOVERNMENT OF THE PROVINCE OF ALBERTA

Office of the Superintendent of Insurance

PROVINCE OF ALBERTA,

TREASURY DEPARTMENT,

EDMONTON, AUGUST 14, 1934.

TO THE HONOURABLE J. R. LOVE,
Provincial Treasurer of Alberta,
Edmonton, Alberta.

SIR:

Pursuant to Section 20, Chapter 31, 1926, of The Alberta Insurance Act, I have the honour to submit herewith the Twenty-first Annual Report of the Insurance Department, giving abstracts of the annual statements of insurance companies authorized to do business within this Province for the year ending December 31, 1933, together with a detailed statement of all those insurers organized in the Province of Alberta.

The report further shows admissions and withdrawals during the year, together with such data as would indicate the work accomplished during 1933, also with respect to administration of The Real Estate Agents' Licensing Act.

LEGISLATION.

During the 1933 session of The Alberta Legislature certain amendments were made to The Alberta Insurance Act, and cited "The Alberta Insurance Act, 1926, Amendment Act 1933." The amendments were proclaimed in force by Order in Council June 1, 1933. The following is a synopsis of the amendments:

Apart from Sections 107, 108, 263, 459 and 463 which were amended to effect clarification, Section 246 to Section 260 and Schedule "D" were repealed and new provisions substituted. Section 246 to Section 260 and Schedule "D" have reference to automobile insurance and were amended uniformly with those already enacted in the Provinces of Ontario, Manitoba and British Columbia, having reference to financial responsibility.

Amendments were also effected to The Real Estate Agents' Licensing Act to provide greater facility for enforcement.

ADMISSIONS.

The following companies holding Dominion licenses have been admitted into the Province:

Urbaine Fire Insurance Company of Paris.

London & Provincial Marine & General Insurance Co., Ltd.

National Surety Corporation.

Pearl Underwriters' Agency.

WITHDRAWALS.

Name of Company.	Date of Withdrawal.
National Surety Company of N.Y. (Business taken over by the National Surety Corporation)	August 1, 1933
Globe & Rutgers Fire Insurance Co. of N.Y.	March 25, 1933
Globe Underwriters Agency of the Globe & Rutgers Fire Insurance Company	March 25, 1933
Standard Life Assurance Company	December 31, 1933
The Workmen's Circle	December 31, 1933
Insurance Co. of the State of Pennsylvania	June 30, 1933
Empire Life Insurance Company	December 31, 1933
Home Indemnity Company of New York	December 31, 1933
United States Fire Insurance Company	December 31, 1933
British Colonial Fire Insurance Company	December 31, 1933
British Underwriters Agency of America	December 31, 1933
Laurentian Underwriters Agency of the British Colonial Fire Insurance Company	December 31, 1933
The Southern Insurance Company, Limited	December 31, 1933
Providence Underwriters Agency of the Providence Washington Insurance Company	December 31, 1933

COMPANIES LICENSED, 1933.

On December 31, 1933, there were twenty-five Provincial and Foreign Companies and Underwriters (not Dominion Registrants) licensed. These are classified as follows:

Life Insurance	4	Miscellaneous	1
Fire and Other Classes	3	Reciprocal or Inter-Insurance	
Accident and Sickness	1	Exchanges	9
Plate Glass	1		—
Mutual Fire and Other Classes	3	Total	25
Fraternal Societies	3		

On December 31, 1933, there were 272 companies (Dominion Registrants) licensed under The Alberta Insurance Act. These are classified as follows:

Accident, Sickness and Other Classes	12	Hail	1
Fire, Life and Other Classes	3	Live Stock	1
Life Insurance Only	24	Sickness and Accident	2
Life, Accident and Sickness	5	Mutual Fire and Other Classes	9
Fire Insurance Only	9	Fraternal Societies	17
Fire and Other Classes	175	Miscellaneous	8
Fire and Auto	2		—
Auto Only	4	Total	272

The following special broker was licensed in 1933:

Independent Insurance Exchange, Edmonton.

ENFORCEMENT.

During the year the Department was called upon to assist in the adjustment of a considerable number of claims, mostly by the assured, in a few cases, however, by the insurer, relying on the integrity and ability of the Department to effect a just settlement to the satisfaction of both parties without recourse to the courts. Sixty-one such cases were investigated, resulting in settlements to the assured being made totalling \$3,260.27, while a number of complaints not involving monetary transactions were also investigated and adjusted of the following nature: securing from insurers for applicants adequate protection where difficult to obtain, reinstatement of policies upon satisfactory terms when lapsed, effecting settlement of disputes over terms of contract, securing proof to establish claims, etc. The following table indicates investigations conducted of which a record has been kept in the office. Considerable inquiry was otherwise

conducted in the adjustment of a number of claims to the benefit of the insured of which no record was kept.

LIFE INSURANCE:

Investigations Conducted	27
Liability Assumed and Claims Settled	3
No Liability	8
Claim Withdrawn or Settlement not Recorded	16

FIRE INSURANCE:

Investigations Conducted	5
Liability Assumed and Claims Settled	4
No Liability	0
Claim Withdrawn or Settlement not Recorded	1

ACCIDENT AND SICKNESS INSURANCE:

Investigations Conducted	29
Liability Assumed and Claims Settled	14
No Liability	9
Claim Withdrawn or Settlement not Recorded	6

Continued difficulty is being experienced in the matter of misappropriation of premiums by agents, a considerable number of investigations having been undertaken during the year as a result of complaints received. Action is taken wherever warranted to the extent that Certificates of Authority held by the agents in question are either suspended or cancelled, or applications for renewal of certificates rejected. Investigations in the matter of misappropriation of trust funds also applies to The Real Estate Agents' Licensing Act, offences being similarly prosecuted.

The following tables indicate complaints of a more serious nature which have been investigated both under The Alberta Insurance Act and The Real Estate Agents' Licensing Act during the year. A considerable number of investigations of a minor nature have been undertaken other than those reported herewith, particulars of which are on file.

INVESTIGATIONS UNDER THE ALBERTA INSURANCE ACT

Investigations	11
Information laid	3
Convictions obtained	3
Licenses suspended	5
Licenses cancelled	4
Applications for licenses rejected	20
Delinquent Agents' fees collected	\$1,744.00

CONVICTIONS

Two months' hard labour and fine imposed of \$50.00 and costs	1
Fine imposed, \$20.00 and costs	2

INVESTIGATIONS UNDER THE REAL ESTATE AGENTS' LICENSING ACT

Investigations	5
Information laid .....	.....
Licenses cancelled	2
Applications for licenses rejected	5
Delinquent Agents' fees collected	\$105.00

Since a complete inspection and revalue of properties at Government institutions was conducted during the year 1932, no complete review of such institutions was undertaken during the year 1933, although whenever possible, and when an Inspector of the Department was in close proximity to such properties in connection with other duties, an inspection from a fire prevention standpoint was made. All insurance schedules were completely reviewed and revised the previous year, there being no necessity therefore to undertake a further revision in 1933, and insurance was maintained during the year at the same standard previously effected.

During the agency license year, February 15, 1933, to February 15, 1934, these were issued 3,077 Certificates of Authority in the following classes: 1,129 Life Certificates, 240 Hail Certificates, 226 Casualty Certificates, and 1,482 for Fire and Other Classes. This is a reduction of 456 over the number of certificates issued last year. There was also one Special Broker licensed and 32 Adjusters licensed during the year. A number of agents who indicated to the Department they intended to make application for licenses, or who called at the office to ascertain if licenses would be issued should application be made and who were "blacklisted" according to the records of the Department by reason of having committed infractions of The Alberta Insurance Act or The Real Estate Agents' Licensing Act, or for reason of being considered incompetent to act as agents according to information obtained, were informed such applications would be rejected, with the result that applications were not made in such cases. The endeavour of the Department is as near as possible to assist insurers to maintain a strict agency force through the system of licensing of agents, to the benefit of the general public.

The Real Estate Agents' licensing year expires June 30th annually; 257 agents' or salesmen's certificates were issued from July 1, 1933, to June 30, 1934, while 258 certificates were issued during the year 1933.

The following table shows the premiums and losses during 1933 covering all classes of insurance except life insurance:

Class of Insurance	Net Premiums Written	Net Losses Paid
Fire	\$3,412,409.22	\$1,316,139.50
Automobile	653,042.17	298,914.15
Hail	108,093.84	18,793.45
Accident and Sickness	369,612.19	223,856.00
Liability	47,470.80	26,066.79
Guarantee	111,838.94	29,750.78
Burglary	34,365.30	7,460.98
Plate Glass	30,553.10	14,128.84
Miscellaneous	67,009.72	26,822.31
Total.....	<u>\$4,834,395.28</u>	<u>\$1,961,932.80</u>

As compared with the figures for 1932, net premiums written in the Province show a decrease of \$681,264.54, while net losses paid also show a decrease of \$987,606.84. (It is significant to note that the decrease in insurance losses paid by insurance companies undertaking fire insurance (\$731,831.35) bears a resemblance to reduction reported in the loss by fire for the year, viz., \$1,059,879.24, as compared with the year 1932, having regard to losses uninsured and unreported.)

A comparison of life insurance premiums, disbursements to policyholders, insurance written, and at risk with those of 1932, as tabulated herewith, indicate all to have decreased during 1933 with the exception of disbursements to policyholders, which were increased.

PREMIUMS:		DISBURSEMENTS:	
1932	\$11,625,318.58	1932	\$ 8,898,508.89
1933	11,416,295.71	1933	10,015,701.78
Decrease	\$ 209,022.87	Increase	\$ 1,117,192.89
INSURANCE AT RISK:			
1932			\$363,513,674.03
1933			339,416,773.00
Decrease			<u>\$ 24,096,901.03</u>

INSURANCE WRITTEN (including revived, renewed and increased):

1932	\$44,633,145.64
1933	36,219,179.00
Decrease	<u>\$ 8,413,966.64</u>

The Sixteenth Annual Conference of The Association of Superintendents of Insurance of the Provinces of Canada was held at the Royal York Hotel, Toronto, on September 5th, 6th, 7th and 8th. The Provinces of British Columbia, Manitoba, New Brunswick, Ontario, Quebec and Saskatchewan were represented by their respective Superintendents of Insurance and in several cases with additional representation. The Province of Alberta was represented by R. Andrew Smith, K.C., Legislative Counsel.

Upwards of seventy-five executives, underwriters and counsel from all parts of the United States and Canada, representing almost every organization within the insurance business, interested in Canadian insurance legislation and administration, were in attendance along with a local registration of more than one hundred. The National Convention of Insurance Commissioners was represented by its President, the Honourable Garfield W. Brown, Commissioner of Insurance for the State of Minnesota.

Minutes of Proceedings of the Conference are printed in full and are on file.

ANNUAL INSPECTION OF INSURERS.

During the year regular inspection of Provincial Insurers was undertaken, complete and detailed reports made and filed, while several joint inspections with representatives of other provincial insurance departments, under arrangement through the Association of Superintendents of Insurance of the Provinces of Canada, have been made.

No important changes have been made in the forms of annual statement blanks in use since last year. The Standing Committee on Blanks of the Association, however, at the last conference recommended that Form No. S-5 Modified (Other than Life) be amended by deleting columns 2, 3, and 4 of Schedule I, columns 2 and 3 of Schedule II, and columns 2, 3, 5, 6, 8 and 9 of Schedule III. Accordingly, these amendments were effective commencing with statements of insurers for the year ending December 31, 1933.

The preceding reports of provincial or extra-provincial companies are set forth in detail. The financial statements recorded of provincial insurers are taken from examination reports made by the Department, others as filed by the company. Tables are appended showing the premiums and losses in various classes of insurance business transacted in the Province by the individual companies, also amounts written and at risk. Tables appended showing premiums written and losses incurred by the various insurers with respect to life insurance, fire, hail and automobile insurance have been tabulated in a more elaborate form, supplying a greater degree of information.

All of which is respectfully submitted.

Your obedient servant,

HENRY BRACE,

Superintendent of Insurance.

ALBERTA LIFE & ACCIDENT INSURANCE COMPANY, LIMITED

HEAD OFFICE: 1009-1010 LANCASTER BUILDING, CALGARY, ALBERTA.

Incorporated, May, 1907. Commenced Business, October, 1911.

Officers:

Dr. John Ferguson, President.....	Calgary, Alberta
J. D. D. Spence, General Manager.....	Calgary, Alberta
Miss M. E. Harkley, Secretary.....	Calgary, Alberta
Miss E. M. P. Spence, Treasurer.....	Calgary, Alberta

Directors:

John Ferguson, M.D., J. D. D. Spence, Miss M. E. Harkley, Pauline Spence,
F. E. Sandercock, Rev. J. E. Todd, A. M. Shaver, C. H. Marshall,
Miss Nancy Spence, H. M. Jenkins.

CAPITAL STOCK

Amount of Capital Stock Authorized	\$1,000,000.00
Number of Shares: 5,000 Ordinary, Par Value \$100.00.	
5,000 Preferred, Par Value \$100.00.	
Amount Subscribed	231,950.00
Amount Paid in Cash	31,212.50

FINANCIAL STATEMENT (December 31st, 1933)

ASSETS

Value of Bonds and Debentures, held solely for the protection of policyholders on deposit with the Government of the Province of Alberta:

	Amortized Value	Market Value	Book Value
City of Victoria Debentures, 1952, 4%	\$ 5,850.00	\$ 4,712.50	\$ 6,500.00
City of Calgary Debenture, 1942, 4½ %	480.00	497.50	500.00
Calgary School Board Debentures, 1936, 4½ %	2,940.00	2,745.00	3,000.00
Western Grain Company Debentures, 1949, 6%	2,640.00	1,890.00	3,000.00
	\$11,910.00	\$ 9,845.00	\$13,000.00

Held by the Company at Head Office:

City of Victoria Debentures, 1952, 4%	\$3,150.00	\$2,537.50	\$ 3,500.00
Western Grain Company Debentures, 1949, 6%	2,640.00	1,890.00	3,000.00
Dominion Tar & Chemical Co. Debenture, 1949, 6%	1,000.00	820.00	1,000.00
United Corporation, Limited, 1053, 5%	490.00	511.00	700.00
Canada Paper Company, 1945, 6%	1,320.00	900.00	1,500.00
	\$8,600.00	\$6,658.50	\$9,700.00

Debentures in Default:

Republic of Columbia, 1961, 6%	\$2,000.00	\$1,240.00	\$ 4,000.00
Consolidated Paper Co., 1961, 5½ %	300.00	210.00	1,000.00
Great Lakes Paper Co., 1950, 6%	1,200.00	1,200.00	3,000.00
Drumheller Consolidated Collieries, 1943, 7%	750.00		3,000.00
	\$4,250.00	\$2,650.00	\$11,000.00

\$33,700.00

Value of Stocks:

Medicine Hat Greenhouses, 10 shares at \$100.00 per share	\$ 200.00	\$1,000.00
United Dairies, Limited, 20 shares at \$10.00 per share	620.00	2,000.00
Canadian Hydro Electric, 15 shares at \$100.00 per share	975.00	1,500.00
	\$1,795.00	\$4,500.00
		\$4,500.00

Cash on Hand at Head Office	\$	5.00	
Interest Accrued	\$397.19		
Dividends Due	27.50		
			424.69
Bills Receivable, respecting business written on and after October 1, 1933			53.00
Furniture and Fixtures			535.00
All Other Assets:			
Suspense Account	\$4,266.51		
Prepaid Licenses	220.00		
			4,486.51
Gross Assets		\$43,704.20	
Deduct Assets Not Admitted:			
Deficiency of Market under Book Value of Securities	\$17,251.50		
Suspense Account	4,266.51		
Furniture and Fixtures	535.00		
			22,053.01
Total Admitted Assets		\$21,651.19	

LIABILITIES

Total Provision for Unpaid Claims	\$	75.00	
Total Net Reserve (carried out at 100%)		1,800.55	
Expenses Due and Accrued		203.30	
All Other Liabilities:			
Endowment Reserve	\$4,416.55		
Bank of Montreal Current Account	33.14		
			4,449.69
Total Liabilities Excluding Capital Stock		\$ 6,528.54	
Capital Stock Paid in Cash	\$31,212.50		
Deficit in Profit and Loss Account	16,089.85		
			15,122.65
Total Liabilities		\$21,651.19	

PROFIT AND LOSS ACCOUNT

Net Premiums Written	\$	7,130.52	
Reserve of Unearned Premiums:			
At Beginning of Year	\$	1,707.53	
At End of Year		1,800.55	
Increase	\$	93.02	
Net Premiums Earned		\$ 7,037.50	
Net Losses and Claims Incurred		\$ 1,372.98	
Commissions		3,278.72	
Taxes		319.18	
Salaries, Fees, and Travelling Expenses		2,308.20	
All Other Expenses		864.93	
Total Claims and Expenses		\$ 8,144.01	
Underwriting Loss		\$ 1,106.51	
Other Revenue:			
Interest Earned	\$1,443.78		
Increase in Market Value of Investments	2,346.20		
Adjustment Endowment Reserve	2,253.65		
			\$ 6,043.63
Net Profit for the Year		\$ 4,937.12	

SURPLUS FOR PROTECTION OF POLICYHOLDERS

Surplus of Assets over Liabilities (excluding Capital Stock) at Beginning of Year	\$10,185.53
Net Profit for the Year	4,937.12
Surplus of Assets over Liabilities (excluding Capital Stock) at End of Year.....	<u>\$15,122.65</u>

CENTRAL CANADIAN INSURANCE COMPANY

HEAD OFFICE: 1006 MCARTHUR BUILDING, WINNIPEG, MANITOBA.

Incorporated, April 8, 1926. Commenced Business, July 7, 1926.

Commenced Business in Alberta on September 1st, 1927.

Officers:

President	J. B. Nicholson
Vice-President	Col. A. L. Young
Vice-President	N. J. Taylor
Vice-President	A. L. Koyl
Secretary	J. R. Morgan
General Managers	Fess & Smith, Ltd.
Treasurer	T. G. Breck

Directors:

H. H. Smith, J. L. Bowman, K.C., W. P. Fess, J. R. Garden, C. Wilson, John Huggard, D. Bannatyne, J. B. Nicholson, Col. A. L. Young, N. J. Taylor, A. L. Koyl, J. R. Morgan.

Amount deposited with the Government of Alberta.....\$57,000.00
(Reciprocal Deposit held in Winnipeg)

CAPITAL STOCK.

Amount of Capital Stock Authorized.....\$500,000.00

Number of Shares, 5,000. Par Value \$100.00

	Amount Subscribed for	Amount Paid in Cash
Capital stock at beginning of year.....	\$325,300.00	\$ 77,977.65
Calls on capital received during year.....		209.56
Capital stock at end of year	<u>\$325,300.00</u>	<u>\$ 78,187.21</u>

Premium on Capital Stock

Total amount paid as premium on capital stock at beginning of year.....\$27,666.33

Amount received during the year 108.93

Total amount paid to 31st December, 1933\$27,775.26

FINANCIAL STATEMENT (December 31st, 1933)

(As filed by the Company—not examined)

ASSETS

Book value of bonds, debentures and debenture stocks owned	\$112,750.77
Cash on hand and in Banks:	
On hand at Head Office	\$ 1,782.66
In Chartered Banks of Canada in Canada	21,193.87
	<u>22,976.53</u>

Interest accrued	\$ 1,092.66
Agents' balances and premiums uncollected	10,783.34
Bills receivable	6,735.65
Amount due from reinsurance on losses already paid	147.44
Plans	600.00
Furniture and fixtures	766.65
Prepaid licenses	995.00
Commission due from reinsurance companies	1,760.30
Gross Assets	\$158,608.34
Deduct Assets not admitted:	
Agents' balances on premiums written prior to 1st Oct., 1933... \$ 285.99	
Plans	600.00
Furniture and fixtures	766.65
Deficiency of market under book value of bonds and de-	
bentures	2,134.27
Bills receivable re subscription of Capital Stock.....	6,235.65
	<u>10,022.56</u>
Total Assets	\$148,585.78

LIABILITIES

	In the Province.	Elsewhere.	Total.
Total provision for unpaid claims.....	\$ 5.00	\$ 3,222.30	\$ 3,227.30
Total net reserve \$44,629.11, carried out at 80%			
thereof	4,470.86	31,232.43	35,703.29
Taxes due and accrued			1,358.96
Reinsurance premiums			3,014.40
Return premiums			413.36
Outstanding cheques			1,668.08
Sundry accounts payable			640.07
Contingent commissions			1,281.29
Total Liabilities (excluding Capital Stock)			\$ 47,306.75
Capital Stock paid in cash and notes		\$81,325.00	
Surplus in Profit and Loss Account		29,976.59	
Excess of assets over liabilities (surplus for protection of policyholders)			\$101,279.03
Total Liabilities			\$148,585.78

PROFIT AND LOSS ACCOUNT

	In the Province.	Elsewhere.	All Business.
Net premiums written	\$6,652.19	\$49,709.87	\$56,362.06
Reserve of unearned premiums:			
At beginning of year	4,141.03	34,224.75	38,365.78
At end of year	4,470.86	31,232.43	35,703.29
Increase or decrease	\$ 329.83	\$ 2,992.32	\$ 2,662.49
Net premiums earned	\$6,322.36	\$52,702.19	\$59,024.55
Net losses and claims incurred	\$2,197.86	\$16,317.02	\$18,514.88
Net adjustment expenses	371.72	2,062.92	2,434.64
Commissions			19,721.61
Taxes			3,362.45
Salaries, fees and travelling expenses			1,733.33
Management fee			2,000.00
All other expenses			6,457.87
Total claims and expenses			\$54,224.78
Underwriting profit			\$ 4,799.77
Other revenue			\$ 5,491.94
Other expenditure			\$ 1,995.24
Net Profit for the year.....			\$ 8,296.47

SURPLUS FOR PROTECTION OF POLICYHOLDERS

Surplus of Assets over Liabilities (excluding Capital Stock) at beginning of year	\$ 87,092.59
Net Profit for the year 1933	8,296.47
	<hr/>
Decrease in unadmitted assets	\$ 95,389.06
	6,471.50
	<hr/>
Increase in unadmitted assets	\$101,860.56
	581.53
	<hr/>
Surplus of Assets over Liabilities (excluding Capital Stock) at end of year	<u>\$101,279.03</u>

THE EMPIRE LIFE INSURANCE COMPANY

HEAD OFFICE: 255 BAY STREET, TORONTO, ONTARIO.

Incorporated, January 11, 1923. Commenced Business in Alberta, Oct. 1, 1927.
 Withdrew from Province December 31, 1933.

Officers:

President	C. P. Fell
Vice-President	A. H. K. Russell
Secretary and Treasurer	J. R. Paterson
General Manager and Actuary	L. T. Boyd

Directors:

B. R. McKenzie, J. M. Vaughan, A. J. Walker, C. P. Fell, A. H. Keith Russell,
 G. M. Orr, G. J. Guy, A. H. Vanderburgh.

Auditors: E. J. Howson, F.C.A., and A. B. Shepard, F.C.A., of the firm of
 Thorne, Mulholland, Howson & McPherson.

Amount deposited with the Government of Alberta\$20,040.97

CAPITAL STOCK.

Amount of Capital Stock authorized\$5,000,000.00

Number of Shares, 50,000. Par Value, \$100.00

	Amount. Subscribed for.	Amount. Paid in Cash.
Capital stock at beginning of year	\$2,607,500.00	\$623,360.00
Capital stock issued during year	10,000.00	2,500.00
	<hr/>	<hr/>
Total	\$2,617,500.00	\$625,860.00
Deduct capital stock forfeited or cancelled	500.00	125.00
	<hr/>	<hr/>
Capital stock at end of year	<u>\$2,617,000.00</u>	<u>\$625,735.00</u>

Premium on Capital Stock.

Total amount paid as premium on capital stock at beginning of year\$928,720.00
 Amount received during the year

Total amount paid to December 31st, 1933\$928,720.00

FINANCIAL STATEMENT (December 31st, 1933)

SYNOPSIS OF LEDGER ACCOUNTS

As at December 31st, 1932:	
Net ledger assets	\$2,203,373.97
Other ledger liabilities as follows:	
Policy proceeds left with company	13,159.08
Balances due agents	614.95
Reserve for depreciation in market value under book value of securities....	221,191.66
Total ledger assets.....	<u>\$2,438,339.66</u>
Increase in ledger assets in 1933:	
Income	\$ 585,563.88
Increase in ledger liabilities as follows:	
Increase in capital stock	2,375.00
Total increase	<u>\$ 587,938.88</u>
Total	<u>\$3,026,278.54</u>
Decrease in ledger assets in 1933:	
Disbursements	\$ 385,959.42
Amount by which ledger assets were written down.....	2,110.68
Forfeited shares reinstated	1,425.00
Total decrease	<u>\$ 389,495.10</u>
As at December 31st, 1933:	
Net ledger assets	\$2,387,028.11
Other ledger liabilities as follows:	
Policy proceeds left with company	9,341.48
Deficiency of market value under book value of securities	223,691.66
Reserve for contingencies	16,000.00
Balance due agents	722.19
Total ledger assets	<u>\$2,636,783.44</u>
Total	<u>\$3,026,278.54</u>

ASSETS

(As filed by the Company—not examined)

LEDGER ASSETS

Book value of real estate held for sale	\$ 26,047.60
Mortgage loans on real estate (first mortgages)	\$532,621.87
Agreements for sale	10,750.00
	<u>543,371.87</u>
Amount secured by the Company's policies in force, the reserve on each policy being in excess of all indebtedness:	
Loans to policyholders	\$199,401.21
Advances to policyholders under automatic non-forfeiture provisions	67,359.01
	<u>266,760.22</u>
Book value of bonds, debentures and debenture stocks owned:	
Not in default	\$784,004.12
In default	10,021.00
	<u>794,025.12</u>
Book value of stocks owned	997,855.28
Cash on hand and in banks:	
On hand at head office	\$ 4,134.46
In chartered banks of Canada in Canada	3,270.00
In all other banks and depositories	225.00
	<u>7,629.46</u>
Advances to agents	1,093.89
Total ledger assets	<u>\$2,636,783.44</u>

NON-LEDGER ASSETS

Interest due, \$10,358.70; accrued, \$23,464.50	\$ 33,823.20
Net premiums due and uncollected and deferred	90,111.75
Net consideration for annuities due and uncollected and deferred	3,608.99
Rents due	112.50
All other non-ledger assets	982.92
Total non-ledger assets	\$ 128,639.36
Total assets	\$2,765,422.80

LIABILITIES

Net liability under assurance annuity and supplementary contracts in force for payments not due, dependent on life, disability or other contingency, or on a term certain	\$1,977,243.00
Provision for unpaid death losses and disability claims	16,236.26
Amounts left with company (arising out of assurance contracts), including interest accumulations	9,341.48
Received from policyholders in advance: Premiums	8,166.83
Provincial, municipal and other taxes due and accrued	8,086.30
Salaries, rents and office expenses due and accrued	2,454.69
Medical examiners' fees due and accrued	640.00
Commissions to agents due and accrued	722.19
Deficiency of market value under book value of securities	223,691.66
Reserve for loss on investments	16,000.00
	\$2,262,582.41
Capital stock paid in cash	\$625,735.00
Deficit	122,894.61
	502,840.39
Total Liabilities, Surplus and Capital	\$2,765,422.80

INCOME RECEIPTS

	First Year.	Renewals.	Single.	Totals.
Assurance premiums	\$33,828.70	\$439,745.78	\$2,466.20	\$476,040.68
Less reinsurance premiums paid	185.18	18,558.98		18,744.16
Total net premium income	\$33,643.52	\$421,186.80	\$2,466.20	\$457,296.52
Total net premium income and consideration for annuities				\$477,620.69
Amounts left with the Company at interest (arising out of assurance contracts)				1,132.40
Interest and dividends				102,729.45
Gross rents from Company's property				1,062.50
All other income				3,018.84
Total income				\$585,563.88

EXPENDITURE DISBURSEMENTS

In respect of assurance contracts:	
Death, endowment and disability claims:	
Death Claims	\$ 78,057.28
Matured Endowments	21,000.00
Disability Claims	13,194.97
Totals	\$112,252.25
Net surrender values	103,430.59
Net dividends: In cash	4,069.21
Total net disbursements in respect of assurance contracts	\$219,752.05
In respect of life annuity contracts:	
Cash payments to annuitants	\$1,719.60
Waiver of premiums	1,091.93
	2,811.53
Total net disbursements in respect of assurance and annuity contracts	\$222,563.58
Net payments on supplementary contracts	4,950.00

Amounts left with the Company and interest accumulations withdrawn.....	\$ 452.74
Taxes, licenses and fees	9,211.92
Head Office expenses: Salaries, \$35,506.67; Directors' fees, \$765.00; Auditors' fees, \$1,250.00; Travelling expenses, \$1,646.37; Rents, \$2,973.62; Miscellaneous, \$4,384.86	46,526.52
Branch Office and Agency expenses: Assurance commissions—first year, \$25,651.09; renewal, \$9,308.01; Advanced to agents, \$2,199.62; Salaries, \$24,095.30; Travelling expenses, \$23,732.23; Miscellaneous, \$453.46	85,439.71
All other expenses: Advertising, \$1,164.83; Office furniture, \$790.92; Books and periodicals, \$95.40; Postage, \$1,702.24; Express, telegrams and telephones, \$941.13; Printing and stationery, \$4,863.36; Legal fees, \$2,420.23; Medical fees, \$1,673.00; Miscellaneous, \$3,163.84	16,814.95
Total Disbursements	<u>\$385,959.42</u>

EXHIBIT OF POLICIES

Classification	Whole Life		Endowment Assurances		Term and other		Bonus Additions		Totals	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
At end of 1932.....	6209	\$11,767,780	2424	\$4,218,611	250	\$1,038,811	\$19,716	8883	\$17,044,918	
New issued	958	1,479,859	305	733,783	49	168,817	6,574	1312	2,389,033	
Old revived	130	270,475	33	60,710	4	15,000		167	346,185	
Old increased		12,370		12,677		1,000			26,047	
Transferred to	42	106,510	21	39,778	6	11,000		69	157,288	
Totals.....	7339	\$13,636,994	2783	\$5,065,559	309	\$1,234,628	\$26,290	10431	\$19,963,471	
Less ceased by:										
Death	24	\$ 84,000	12	\$ 19,903	3	\$ 8,500	\$ 225	39	\$ 112,628	
Maturity			2	21,000				2	21,000	
Expiry					3	56,000		3	56,000	
Surrender	438	894,030	164	258,485			2,192	602	1,154,707	
Lapse	739	1,196,125	157	252,379	48	190,291		944	1,638,795	
Decrease		105,833		59,531		9,792			175,156	
Not taken.....	138	313,934	71	182,981	2	15,000		211	511,915	
Transferred from	22	55,350	43	87,317	6	29,500		71	172,167	
Total ceased.....	1361	\$ 2,649,272	449	\$ 881,596	62	\$ 309,083	\$ 2,417	1872	\$ 3,842,368	
At end of 1933.....	5978	\$10,987,722	2334	\$4,183,963	247	\$ 925,545	\$23,873	8559	\$16,121,103	
Reinsured		\$ 560,205		\$ 94,652		\$ 83,972			\$ 738,829	

MISCELLANEOUS

New policies issued and paid for in cash: No record. Gross amount: No record. Reinsured: No record. Claims reinsured: Death claims, \$40,000. Matured endowments: Nil. Total amount in force divided as to dividend plan: Annual, \$147,633. Quinquennial, \$866,639. Deferred, \$4,657,256. Non-participating, \$10,449,575. Total, \$16,121,103. Additional accidental death benefits: Gross amount issued: \$3,136,721. Reinsured: \$523,784. Terminated by accidental death: \$3,000. Reinsured: Nil. In force: \$3,133,721. Reinsured: \$523,784.

STATEMENT OF ACTUARIAL LIABILITIES—ASSURANCE SECTION

Class of Contract	Gross in Force		Reserve.	Reinsured in Companies Licensed in the Province	
	No.	Amount.		Amount.	Reserve.
Ordinary with Profits:					
Life	2346	\$ 4,378,328	\$ 541,022	\$ 97,749	\$ 9,749
Endowment Assurance	829	1,253,327	233,323	16,088	955
Term, etc.	3	16,000	149		
Bonus Addition		23,873	11,361		
Additional accidental death benefits		(898,750)	449	(92,000)	46
Disability benefits		(1,104,733)	10,967	(21,750)	174
Totals.....	3178	\$ 5,671,528	\$ 797,271	\$113,837	\$10,924

	No.	Amount.	Reserve.	Amount.	Reserve.
Ordinary without Profits:					
Life	3632	\$ 6,609,394	\$ 753,005	\$462,456	\$48,866
Endowment Assurance	1505	2,930,636	528,319	78,564	1,960
Term, etc.	244	909,545	7,212	83,972	469
Additional accidental death benefits		(2,234,971)	1,118	(431,784)	216
Disability benefits		(2,200,305)	22,345	(65,000)	492
Totals	5381	\$10,449,575	\$1,311,999	\$624,992	\$52,003
Grand Totals	8559	\$16,121,103	\$2,109,270	\$738,829	\$62,927

ANNUITY SECTION

Class of Annuity	Gross in Force			Reinsured in Companies Licensed in the Province	
	No.	Annual Payment.	Reserve.	Annual Payment.	Reserve.
With Profits:					
Life Annuities Proper	1	\$ 200.00	\$ 1,546.00	.....	.....
Disability Annuities	4	960.00	2,995.00	.....	.....
Totals	5	\$1,160.00	\$ 4,541.00	.....	.....
Without Profits:					
Life Annuities Proper	10	\$1,598.45	\$15,647.00	.....	.....
Not involving life contin- gencies	1	129.60	872.00	.....	.....
Disability Annuities	7	3,000.00	19,816.00	\$ 600.00	\$4,027.00
Totals	18	\$4,728.05	\$36,335.00	\$ 600.00	\$4,027.00
Grand Totals	23	\$5,888.05	\$40,876.00	\$ 600.00	\$4,027.00

SUMMARY OF RESERVE

	With Profits.	Without Profits.	Total.
Total reserve, assurance and annuity contracts.....	\$801,812	\$1,348,334	\$2,150,146
Total reserve on reinsured contracts	10,924	56,030	66,954
Total net reserve on the Company's basis of valu- ation before deduction permitted by statute	790,888	1,292,304	2,083,192
Deduction made therefrom	34,920	71,029	105,949
Full deduction permitted, adjusted for reinsured, being	(34,920)	(71,029)	(105,949)
Net reserve carried in the liabilities	755,968	1,221,275	1,977,243
Net reserve computed on the statutory basis (without deduction)	790,888	1,292,304	2,083,192
Reserve maintained by the Company in excess of the statutory reserve	Nil	Nil	Nil

GERMAN MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE: WETASKIWIN, ALBERTA.

Commenced Business in Alberta, April 20th, 1909.

Ceased Business, January 15th, 1934.

(Business reinsured with Wawanesa Mutual Insurance Company,
Wawanesa, Manitoba)*Officers:*

(As at date of filing Statement)

Richard Ballhorn, President	Wetaskiwin, Alberta
J. A. Wingblade, Vice-President	Wetaskiwin, Alberta
A. Reist, Secretary-Treasurer	Wetaskiwin, Alberta

Directors:

T. H. Howes, T. T. Jevene, A. Sommers, H. Strochein, R. Kasur.
Auditor: J. H. Walker, Wetaskiwin, Alberta.

Total Assets	\$1,616.77
Total Income	5,570.31
Total Liabilities	Nil
Total Disbursements	4,890.59

HOME ASSURANCE COMPANY OF CANADA

HEAD OFFICE: 403 LANCASTER BUILDING, CALGARY, ALBERTA.

Incorporated, April, 1918. Commenced Business in Alberta, July 1st, 1923.

Licensed in Alberta, British Columbia and Saskatchewan.

Officers:

F. A. Ogilvie, President and General Manager.....	Calgary, Alberta
A. Corrie, Vice-President	Creston, B.C.
G. A. Wilson, Secretary-Treasurer	Calgary, Alberta

Directors:

F. A. Ogilvie, A. Corrie, Dr. W. D. Dixon, E. Roberts, G. Fisher, H. Wingfield, J. G. Norstrant, G. A. Wilson, D. A. Fraser.

Licensed in Alberta to transact Fire, Accident and Sickness, Automobile,
Inland Transportation, Plate Glass and Guarantee Insurance.

CAPITAL STOCK.

Amount of Capital Stock authorized:

Number of Shares, 5,000. Par Value \$100.00.....	\$500,000.00
Amount subscribed	500,000.00
Amount paid in cash	60,632.00
Total amount paid as premium on Capital Stock, December 31, 1933	38,471.60

FINANCIAL STATEMENT (December 31st, 1933)

ASSETS

Value of Bonds and Debentures:

Held solely for the protection of policyholders
(Reciprocal deposit) on deposit with the
Government of the Province of Alberta.

	Par Value.	Authorized Value.	Book Value.
Grand Trunk Pacific Railway Debentures, 1962, 3%	\$ 6,326.58	\$ 4,807.76	\$ 4,525.06
Canadian National Railway Debentures, 1954, 5%	15,500.00	16,275.00	15,500.00
Canadian National Railway Debenture, 1954, 4½%	1,000.00	1,000.00	987.00
Dominion of Canada Debentures, 1946, 4½%	2,000.00	2,000.00	1,958.49
Dominion of Canada Debentures, 1940, 4½%	5,000.00	5,000.00	4,883.46
Province of Alberta Saving Certificates, Demand, 4½%	3,000.00	3,000.00	3,000.00
Province of Alberta Debentures, 1943, 5%	10,000.00	10,300.00	9,950.00
Province of Alberta Debenture, 1957, 4%	500.00	455.00	412.50
Province of Alberta Debentures, 1958, 4½%	3,000.00	2,940.00	2,910.00
Province of Alberta Debentures, 1960, 4½%	13,000.00	12,740.00	11,582.50
Province of Saskatchewan Debentures, 1957, 4%	6,000.00	5,460.00	4,950.00
City of Calgary Debentures, 1942, 4½%	4,866.66	4,672.00	4,634.72
	\$ 70,193.24	\$ 68,649.76	\$ 65,293.73
Held by the Company at Head Office:			
Dominion of Canada Debentures, 1941, 5%	10,000.00	9,900.00	9,900.00
Province of Alberta Debentures, 1943, 5%	9,000.00	9,270.00	8,893.08
Province of Alberta Debentures, 1956, 4½%	2,000.00	1,960.00	2,340.00
Province of Alberta Debentures, 1958, 4½%	12,000.00	11,760.00	11,647.12
Province of Alberta Debentures, 1967, 4½%	3,000.00	2,940.00	2,918.23
Province of Saskatchewan Debentures, 1945, 4½%	5,000.00	4,950.00	4,947.50
Province of Saskatchewan Debentures, 1960, 4½%	5,000.00	4,900.00	4,800.00
Grand Trunk Pacific Railway Debenture, 1962, 3%	1,946.64	1,479.45	1,392.32
E.D. & B.C. Railway Debentures, 1944, 4½%	7,000.00	6,860.00	6,836.85
C.N.W. Railway Guaranteed Debenture Stock, 1942, 4½%	1,459.98	1,416.07	1,259.98
City of Calgary Debentures, 1935, 5%	5,000.00	5,000.00	4,768.27
City of Calgary Debentures, 1944, 5½%	2,000.00	2,100.00	1,765.00
City of Calgary Debenture, 1945, 4½%	1,000.00	960.00	772.50
City of Calgary Debentures, 1947, 4½%	2,000.00	1,920.00	1,690.00
City of Calgary Debenture, 1951, 6%	1,000.00	1,130.00	920.00
City of Lethbridge Debentures, 1943, 5%	4,886.66	4,818.00	4,618.03
City of Lethbridge Debentures, 1945, 5%	3,000.00	2,940.00	2,969.30
Sheep Creek School District Debentures, 1943, 5½%	2,081.15	1,230.00	1,580.07
Gatineau Power Company Public Utility Deben- tures, 1941, 6%	2,500.00	2,250.00	1,775.00
New Westminster Harbor Commission Gold Deben- tures, 1948, 4¾%	2,000.00	2,040.00	1,950.00
	\$152,047.67	\$148,473.28	\$143,036.98
Mortgage Loans on Real Estate (First Mortgages)			11,745.76
Cash on hand and in banks:			
On hand at Head Office		\$ 1,324.84	
On deposit, Royal Bank of Canada, Calgary		15,076.34	
On deposit, Royal Bank of Canada, Vancouver		1,525.83	
			17,927.01
Interest Accrued			1,682.84
Agents' Balances and Premiums Uncollected:			
Written on or after 1st of October, 1933		\$2,400.62	
Written prior to 1st of October, 1933		853.52	
			3,254.14
Furniture and Fixtures			2,487.96
All other assets (electric light deposit)			3.00
Gross Assets			\$180,137.69

Deduct Assets Not Admitted:

Agents' Balances and Premiums Uncollected, written prior to 1st of October, 1933	\$ 853.52	
Furniture and Fixtures	2,487.96	
		3,341.48
Total Admitted Assets		<u>\$176,796.21</u>

LIABILITIES

	In Alberta		Elsewhere		Total
	Gross Amount	Net Amount	Gross Amount	Net Amount	
Total provision for Unpaid Claims:					
Accident and Sickness	\$5,444.40	\$5,444.40	\$6,566.20	\$6,566.20	\$12,010.60
Automobile	1,334.40	1,334.40	1,500.00	1,500.00	2,834.40
	<u>\$6,778.80</u>	<u>\$6,778.80</u>	<u>\$8,066.20</u>	<u>\$8,066.20</u>	<u>\$14,845.00</u>
	In Alberta		Elsewhere		Total
	Net Premiums	Reserve	Net Premiums	Reserve	
Net Reserve (Carried out at 100%):					
Fire	\$ 580.80	\$ 456.94	\$ 1,045.35	\$ 867.26	\$ 1,324.20
Automobile	3,014.90	1,686.16	1,507.44	442.42	2,128.58
Accident and Sickness	13,619.15	9,005.55	35,876.49	19,005.26	28,010.81
Guarantee Bond	229.00	88.50			88.50
Inland Transportation	805.37	225.41			225.41
Plate Glass	118.00	98.00			98.00
	<u>\$18,337.22</u>	<u>\$11,560.56</u>	<u>\$38,429.28</u>	<u>\$20,314.94</u>	<u>\$31,875.50</u>
Cash dividends to Shareholders due and unpaid					\$ 198.00
Declared but not yet due					2,421.00
Taxes due and accrued:					
Special War Revenue Act, 1915				\$ 267.68	
Income War Tax Act, 1917				937.30	
Other Provincial or State Premium Tax				1,494.61	
					2,699.59
Special Reserve (Part "L" Accident and Sickness Policies)					5,500.00
All Other Liabilities					3,985.57
Total Liabilities Excluding Capital Stock					<u>\$ 61,524.66</u>
Capital Stock paid in cash					\$60,632.00
Surplus in Profit and Loss Account					<u>54,639.55</u>
					115,271.55
Total Liabilities					<u>\$176,796.21</u>

PROFIT AND LOSS ACCOUNT

	In Alberta			Elsewhere			Total Net
	Gross Premiums Written	Return Premiums	Net Premiums Written	Gross Premiums Written	Return Premiums	Net Premiums Written	
	(Reinsurance) (\$520.60)			(Reinsurance) (\$965.71)			
Fire	\$ 550.80		\$ 30.20	\$ 1,045.35		\$ 79.64	\$ 109.84
Automobile	3,784.80	\$ 252.83	3,531.97	988.96	\$ 62.49	926.47	4,458.44
Accident and Sickness	30,624.80	1,098.41	29,526.39	63,985.86	1,673.89	62,311.97	91,838.36
Guarantee Bond	249.00	20.00	229.00				229.00
Inland Transportation	4.70		4.70				4.70
Plate Glass	118.00		118.00				118.00
	<u>\$35,332.10</u>	<u>\$1,891.84</u>	<u>\$33,440.26</u>	<u>\$65,020.17</u>	<u>\$2,702.09</u>	<u>\$63,318.08</u>	<u>\$96,758.34</u>

Reserve of unearned premiums:

	Alberta.	Elsewhere.	Total.
At beginning of year	\$11,858.75	\$20,250.77	\$32,109.52
At end of year	11,560.56	20,314.94	31,875.50
Decrease	298.19	64.17	234.02
Net premiums earned	33,738.45	63,253.91	96,992.36
Net losses and claims incurred	16,824.72	21,920.54	38,745.26
Commissions	7,869.04	17,589.82	25,458.86
Taxes	505.01	4,350.27	4,855.28
Salaries, fees and travelling expenses	14,060.00	4,741.75	18,801.75
All other expenses			10,772.89
Total claims and expenses			\$98,634.04
Underwriting Loss			\$ 1,641.68

Other Revenue:

Interest earned	\$7,492.49	
Profit on sale of securities and real estate	98.76	
Commissions earned	520.21	
Miscellaneous revenue	311.34	
		\$ 8,422.80

Other Expenditure:

Bad debts written off	\$ 219.97
Net Profit for the Year	\$ 6,561.15

SURPLUS FOR PROTECTION OF POLICYHOLDERS

Surplus of assets over liabilities (excluding capital stock) at beginning of year...	\$49,864.26
Net profit for the year	6,561.15
	\$56,425.41
Decrease in unadmitted assets	635.14
	\$57,060.55
Dividends declared	2,421.00
Surplus of Assets over Liabilities (excluding Capital Stock) at end of year...	\$54,639.55

EXHIBIT OF PREMIUMS

	Alberta.	Elsewhere.	Total.
ACCIDENT AND SICKNESS:			
Gross in Force at end of 1932	\$15,559.00	\$34,591.05	\$50,150.05
Taken in 1933 (new and renewed)	29,526.39	62,311.97	91,838.36
Ceased in 1933 (including renewed)	31,466.24	61,026.53	92,492.77
Net in Force at end of 1933	13,619.15	35,876.49	49,495.64
FIRE:			
Gross in Force at end of 1932			
Taken in 1933 (new and renewed)	550.80	1,045.35	1,596.15
Ceased in 1933 (including renewed)			
Net in Force at end of 1933	550.80	1,045.35	1,596.15
AUTOMOBILE:			
Gross in Force at end of 1932	3,554.99	587.15	4,142.14
Taken in 1933 (new and renewed)	3,531.97	926.47	4,458.44
Ceased in 1933 (including renewed)	4,072.06	6.18	4,078.24
Net in Force at end of 1933	3,014.90	1,507.44	4,522.34
GUARANTEE BOND:			
Gross in Force at end of 1932	172.00		172.00
Taken in 1933 (new and renewed)	229.00		229.00
Ceased in 1933 (including renewed)	172.00		172.00
Net in Force at end of 1933	229.00		229.00

	Alberta.	Elsewhere.	Total.
INLAND TRANSPORTATION:			
Gross in Force at end of 1932	\$ 843.34	.....	\$ 843.34
Taken in 1933 (new and renewed)	4.70	.....	4.70
Ceased in 1933 (including renewed)	42.67	.....	42.67
Net in Force at end of 1933	805.37	.....	805.37
PLATE GLASS:			
Gross in Force at end of 1932	118.85	.....	118.85
Taken in 1933 (new and renewed)	118.00	.....	118.00
Ceased in 1933 (including renewed)	118.85	.....	118.85
Net in Force at end of 1933	118.00	.....	118.00

MERCHANTS AND TRADERS ASSURANCE COMPANY

HEAD OFFICE: MICHAEL BUILDING, CALGARY, ALBERTA.

Incorporated and Commenced Business in Alberta, April 10th, 1917.

Officers:

C. H. Dunham, President Calgary, Alberta

Directors:

C. H. Dunham, Calgary, Alberta.

(Full Board of Directors to be appointed.)

CAPITAL STOCK.

Amount of Capital Stock Authorized.....	\$500,000.00
Number of Shares, 10,000. Par Value, \$50.00.	
Amount subscribed	200,200.00
Amount paid in cash	25,000.00

FINANCIAL STATEMENT (December 31st, 1933)

ASSETS

Value of Bonds and Debentures, held solely for the protection of policyholders on deposit with the Government of the Province of Alberta:

	Par Value.	Authorized Value.	Market Value.
Province of Alberta Debentures, 1941, 6%.....	\$ 5,000.00	\$ 5,500.00	\$ 4,820.00
City of Calgary, Debentures, 1937, 4½ %.....	1,946.64	1,907.72	1,533.84
City of Calgary Debentures, 1940, 4½ %.....	1,459.98	1,416.21	1,276.92
City of Calgary Debentures, 1944, 5½ %.....	2,000.00	2,100.00	1,800.00
	<u>\$10,406.62</u>	<u>\$10,923.93</u>	<u>\$ 9,430.76</u>
Held by the Company at Head Office:			
Dominion of Canada Debenture, 1944, 4½ %.....	100.00	100.00	90.00
Dominion of Canada Debentures, 1943, 5%.....	200.00	208.00	180.00
City of Calgary Debenture, 1941, 4½ %.....	£600	2,832.42	2,525.92
City of Calgary Debenture, 1942, 4½ %.....	£100	467.20	402.48
Calgary Protestant Public School Board, 1943, 4½ %	1,000.00	950.00	795.00
		<u>\$ 4,557.62</u>	<u>\$ 3,992.40</u>
			<u>\$13,423.16</u>
Mortgage Loans on Real Estate:			
First Mortgages		\$14,385.04	
Agreements for Sale		4,529.98	
			<u>18,915.02</u>

Book Value of Stocks Owned:

State Finance Corporation, Ltd. (5% Preferred), 480 Shares, \$25.00 Par	\$12,000.00	
Occidental Finance Corporation, Ltd. (8% Preferred), 56 Shares, \$25.00 Par	1,400.00	
Imperial Tobacco Company (7% Common), 100 Shares, \$5.00 Par	750.00	
		14,150.00
Cash on hand and in Banks:		
On hand at Head Office	\$ 202.25	
On deposit, Canadian Bank of Commerce	480.37	
		682.62
Bills Receivable (Shareholders' Demand Notes)		14,800.00
Furniture and Fixtures		146.50
All Other Assets (Accounts Receivable)		13,756.11
Gross Assets		\$75,873.41
Deduct Assets Not Admitted:		
Bills Receivable (Shareholders' Demand Notes)	\$14,800.00	
Accounts Receivable	11,918.25	
Furniture and Fixtures	146.50	
		26,864.75
Net Admitted Assets		\$49,008.66

LIABILITIES

Total Provision for Unpaid Claims			\$ 5,000.00
Reserve for Unearned Premiums carried out at 100%, viz.:			
	Net Premiums	Reserve for	
Class of Insurance.	in Force.	Unearned Premiums.	
Auto	\$1,587.72	\$ 793.86	
Fire	598.34	172.04	
Fidelity and Guarantee	2,144.10	1,072.05	
Liability	86.00	43.00	
Plate Glass	1,109.33	484.76	
Parcel Post	15.00	7.50	
Transit	27.08	13.54	
			2,586.75
Taxes Due and Accrued			500.00
Borrowed Money			435.00
Reinsurance Premiums due American Alliance			1,295.13
Hail Insurance Reserve			8,640.69
All Other Liabilities (Suspense Account)			205.99
Total Liabilities (excluding Capital Stock)			\$18,663.56
Capital Stock		\$25,000.00	
Surplus in Profit and Loss Account		5,345.10	
			30,345.10
Total Liabilities			\$49,008.66

PROFIT AND LOSS ACCOUNT

	Gross Premiums Written	Reinsurance Ceded	Premiums Returned	Net Premiums Written
Net Premiums Written:				
Auto	\$2,052.58		\$ 618.45	\$1,434.13
Fidelity and Guarantee	2,164.10		20.00	2,144.10
Fire	1,329.32	\$1,295.13	30.31	3.88
Liability	86.00			86.00
Parcel Post	15.00			15.00
Plate Glass	743.09		78.84	664.25
Transit	40.58			40.58
	\$6,430.67	\$1,295.13	\$ 747.60	\$4,387.94

Reserve of Unearned Premiums:

At beginning of year	\$ 4,167.67
At end of year	2,586.75
Decrease	\$ 1,580.92

Net Premiums Earned \$ 5,968.86

Net Losses and Claims Incurred:

• Automobile	\$276.67
Fire	1.76
Plate Glass	164.58
	443.01

Commissions 1,892.34

Taxes 119.11

Salaries, Travelling Expenses and Auditors' Fees 4,355.02

All Other Expenses 256.52

\$ 7,066.00

Underwriting Loss \$ 1,097.14

Other Revenue \$ 2,550.45

Other Expenditure 1,131.80

Net Profit for the Year..... \$ 321.51

SURPLUS FOR PROTECTION OF POLICYHOLDERS

Surplus of Assets over Liabilities (excluding Capital Stock) at beginning of year \$35,991.41

Net Profit for the Year..... 321.51

\$36,312.92

Increase in Unadmitted Assets 6,086.45

\$30,226.47

Adjustment Income Tax 118.63

Surplus of Assets over Liabilities (excluding Capital Stock) at end of Year.. \$30,345.10

EXHIBIT OF PREMIUMS

FIRE:

Gross in Force at end of 1932	\$1,023.35
Taken in 1933 (new and renewed)	1,328.32
Ceased in 1933 (including renewed)	458.20

Gross in Force at end of 1933	\$1,893.47
Reinsurance	1,295.13
Net in Force at end of 1933	598.34

AUTOMOBILE:

Gross in Force at end of 1932	\$4,065.50
Taken in 1933 (new and renewed)	2,052.58
Ceased in 1933 (including renewed)	4,530.36

Gross in Force at end of 1933	\$1,587.72
Net in Force at end of 1933	1,587.72

BURGLARY:

Gross in Force at end of 1932	\$ 23.22
Taken in 1933 (new and renewed) .....	.....
Ceased in 1933 (including renewed)	23.22

Gross in Force at end of 1933 .....	.....
Net in Force at end of 1933 .....	.....

FIDELITY AND GUARANTEE:

Gross in Force at end of 1932	\$1,797.10
Taken in 1933 (new and renewed)	2,164.10
Ceased in 1933 (including renewed)	1,817.10

Gross in Force at end of 1933	\$2,144.10
Net in Force at end of 1933	2,144.10

LIVE STOCK: Nil.

LIABILITY:

Gross in Force at end of 1932	\$ 130.55
Taken in 1933 (new and renewed)	86.00
Ceased in 1933 (including renewed)	130.55

Gross in Force at end of 1933	\$ 86.00
Net in Force at end of 1933	86.00

PLATE GLASS:

Gross in Force at end of 1932	\$1,602.53
Taken in 1933 (new and renewed)	730.99
Ceased in 1933 (including renewed)	1,224.19

Gross in Force at end of 1933	\$1,109.33
Net in Force at end of 1933	1,109.33

PARCEL POST:

Gross in Force at end of 1932	\$ 20.00
Taken in 1933 (new and renewed)	15.00
Ceased in 1933 (including renewed)	20.00

Gross in Force at end of 1933	\$ 15.00
Net in Force at end of 1933	15.00

TRANSIT:

Gross in Force at end of 1932	\$ 41.88
Taken in 1933 (new and renewed)	40.58
Ceased in 1933 (including renewed)	55.38

Gross in Force at end of 1933	\$ 27.08
Net in Force at end of 1933	27.08

MUTUAL RELIEF LIFE INSURANCE COMPANY

HEAD OFFICE: KINGSTON, ONTARIO.

Organized, April 16th, 1875. Re-incorporated June 8, 1929.

Commenced Business, April 16, 1875.

Commenced Business in Alberta, January 8, 1929.

Officers:

(As at date of filing Statement)

President	J. C. Connell, M.A., M.D., LL.D.
Vice-President	D. A. Shaw
Secretary	W. T. Fortye
Assistant General Manager	W. T. Fortye
Actuary	H. H. Blakeman, B.A., F.A.S., F.A.I.A.

Directors:

J. C. Connell, D. A. Shaw, C. C. Falger, Joseph Powley, William McDonald,
 William Jackson, Hon. T. A. Kidd, M.L.A., H.C. Connell, B.A., M.D.,
 J. M. Campbell, W. A. MacKintosh, M.A., Ph.D., James W. Rigney,
 H. B. Muir, W. T. Connell, M.D.

Auditors: Burns & England, C.A., Kingston, Ontario.

Amount deposited with the Government of Alberta\$30,000.00

FINANCIAL STATEMENT (December 31st, 1933)

SYNOPSIS OF LEDGER ACCOUNTS

As at December 31, 1932:		Decrease in ledger assets in 1933:	
Net ledger assets	\$5,074,233.61	Disbursements	\$ 724,634.31
All other ledger liabilities	12,663.20	Decrease in ledger liabilities	3,317.00
Total ledger assets	<u>\$5,086,896.81</u>	Total decrease	<u>\$ 727,951.31</u>
Increase in ledger assets in 1933:		As at December 31, 1933:	
Income	\$ 791,572.86	Net ledger assets	\$5,163,565.90
Amount by which ledger assets were written up	22,393.74	Amounts left with Company	7,387.80
		Suspense	1,958.40
Total increase	<u>\$ 813,966.60</u>	Total ledger assets	<u>\$5,172,912.10</u>
Total	<u>\$5,900,863.41</u>	Total	<u>\$5,900,863.41</u>

ASSETS

(As filed by the Company—not examined)

LEDGER ASSETS

Book value of real estate:	
Office premises	\$ 122,535.68
Held for sale	32,492.26
Mortgage loans on real estate—first mortgages	609,520.00
Loans secured by stocks, bonds and other collateral	54,500.00
Amount secured by the Company's policies in force, the reserve on each policy being in excess of all indebtedness:	
Loans to policyholders	\$310,536.54
Advances to policyholders	8,521.61
	<u>319,058.15</u>

Book value of bonds, debentures and debenture stocks owned:

Not in default	\$3,185,928.09	
In default	703,344.11	
		\$3,889,272.20
Book value of stocks owned		97,546.17
Cash on hand and in banks		43,765.70
Advances to agents		4,221.94
Total Ledger Assets		<u>\$5,172,912.10</u>

NON-LEDGER ASSETS

Interest accrued	\$64,855.03	
Dividends due	172.92	
		\$ 65,027.95
Net premiums due and uncollected and deferred		56,255.41
Rents due and accrued		3,486.56
Total Non-Ledger Assets		<u>\$ 124,770.02</u>
Total Assets		<u>\$5,297,682.12</u>

LIABILITIES

Net liability under assurance annuity and supplementary contracts in force for payments not due, dependent on life, disability or other contingency, or on a term certain	\$4,608,625.00
Net liability for payments due under contracts	36,766.00
Provisions for unreported death losses and disability claims	22,000.00
Amounts left with Company (arising out of assurance contracts), including interest accumulations	7,387.80
Received from policyholders in advance	25,168.10
Salaries, rents and office expenses, due and accrued	10,000.00
Suspense account	1,958.40
Deficiency of market under book value of bonds and debentures	350,190.19
Deficiency of market under book value of stocks	61,821.17
Reserve held for general contingencies	35,000.00
	<u>\$5,158,916.66</u>
Undivided surplus	138,765.46
Total Liabilities, Surplus and Capital	<u>\$5,297,682.12</u>

INCOME

	First Year.	Renewals.	Single.	Totals.
Assurance Premiums	\$ 42,557.55	\$497,583.13	\$ 1,804.50	\$541,945.18
Less reinsurance premiums paid	3,945.76	4,058.80		8,004.56
Total net premiums	\$ 38,611.79	\$493,524.33	\$ 1,804.50	\$533,940.62
Consideration for annuities	1,486.76	3,318.40		4,805.16
Total net premium income and consideration for annuities				<u>\$538,745.78</u>
Interest and dividends				216,468.87
Gross rents from Company's property				4,529.38
Premium on New York funds				5,468.36
Rents received from sub-tenants				275.33
Indemnities on mortgages				22,974.24
Gross profits on sale or maturity of bonds and stocks				3,110.90
Total Income				<u>\$791,572.86</u>

DISBURSEMENTS

In respect of assurance contracts: Death, endowment and disability claims:

Amount assured—Ordinary:

Death claims	\$348,476.67
Disability claims	7,136.90
Net surrender values	128,542.92
Net dividends, in cash	419.34
Total net disbursements in respect of assurance contracts	<u>\$484,575.83</u>
Taxes, licenses and fees	10,392.84
Head Office expenses: Salaries, \$35,186.55; Directors' fees, \$1,785.00; Auditors' fees, \$2,400.00; Travelling expenses, \$3,602.23; Rents, \$7,613.00; Miscellaneous, \$1,286.35	51,873.13
Branch Office and Agency expenses: Assurance commissions, first year \$28,635.92, renewal \$16,401.66, single \$90.22; Salaries, \$42,008.96; Travelling expenses, \$9,909.90; Advanced to agents, \$1,273.32; Rents, \$10,864.32; Miscellaneous, \$407.98	109,592.28
All other expenses: Advertising, \$2,426.01; Office furniture, \$544.60; Books and periodicals, \$293.19; Postage, \$3,292.99; Express, telegrams and telephones, \$3,085.69; Printing and stationery, \$4,573.11; Legal fees, \$2,599.15; Medical fees, \$3,195.00; Miscellaneous, \$3,061.71	23,071.45
Gross loss on sale or maturity of ledger assets	<u>45,128.78</u>
Total Disbursements	<u><u>\$724,634.31</u></u>

EXHIBIT OF POLICIES

Classification.	Whole Life			Endowment Assurances			Term and Other			Bonus Additions		Totals	
	No.	Amount.	No.	No.	Amount.	No.	No.	Amount.	No.	Amount.	No.	Amount.	No.
At end of 1932	14,441	\$17,435,130.44	1,556	\$ 2,517,025.00	43	\$143,500.00	16,040	\$20,095,655.44	16,040	\$20,095,655.44	16,040	\$20,095,655.44	16,040
New issued	917	1,518,982.00	290	439,452.00	25	93,500.00	1,232	2,051,934.00	1,232	2,051,934.00	1,232	2,051,934.00	1,232
Old revived	857	974,778.50	67	82,500.00	.....	.....	924	1,057,278.50	924	1,057,278.50	924	1,057,278.50	924
Old increased	1	4,500.00	1	1,500.00	.....	.....	2	6,325.50	2	6,325.50	2	6,325.50	2
Transferred to	16	26,500.00	6	7,900.00	3	17,000.00	25	51,400.00	25	51,400.00	25	51,400.00	25
Totals	16,232	\$19,959,890.94	1,920	\$ 3,048,377.00	71	\$234,000.00	18,223	\$23,262,593.44	18,223	\$23,262,593.44	18,223	\$23,262,593.44	18,223
Less ceased by:													
Death	299	\$ 377,200.00	4	\$ 7,000.00	1	\$ 1,000.00	304	\$ 345,200.00	304	\$ 345,200.00	304	\$ 345,200.00	304
Disability		2,275.00	.....	.....	.....	.....	.....	2,275.00	.....	2,275.00	.....	2,275.00	.....
Surrender	264	296,397.50	39	56,450.00	.....	.....	303	352,847.50	303	352,847.50	303	352,847.50	303
Lapse	1,402	1,997,805.50	303	785,745.00	11	31,000.00	1,716	2,814,550.50	1,716	2,814,550.50	1,716	2,814,550.50	1,716
Decrease	2	69,449.00	.....	15,200.00	.....	.....	2	84,649.00	2	84,649.00	2	84,649.00	2
Not taken	166	285,750.00	83	125,800.00	5	19,000.00	254	430,550.00	254	430,550.00	254	430,550.00	254
Transferred from	8	18,000.00	17	33,400.00	.....	.....	25	51,400.00	25	51,400.00	25	51,400.00	25
Total ceased	2,141	\$ 3,006,877.00	446	\$ 1,023,595.00	17	\$ 51,000.00	2,604	\$ 4,081,472.00	2,604	\$ 4,081,472.00	2,604	\$ 4,081,472.00	2,604
At end of 1933	14,091	\$16,953,013.94	1,474	\$ 2,024,782.00	54	\$203,000.00	15,619	\$19,181,121.44	15,619	\$19,181,121.44	15,619	\$19,181,121.44	15,619
Reinsured	.....	\$ 192,000.00	.....	\$ 14,000.00	.....	\$ 11,000.00	.....	\$ 217,000.00	.....	\$ 217,000.00	.....	\$ 217,000.00	.....

MISCELLANEOUS

New policies issued and paid for in cash: Number, 870; gross amount, \$1,435,702.00; reinsured, \$126,500.00; claim reinsured: death claim, nil; matured endowments, nil; total amount in force divided as to dividend plan: annual, \$235,375.00; quinquennial, \$18,945,746.44; deferred, nil; non-participating, nil; total, \$19,181,121.44; additional accidental death benefits: gross amount issued, \$479,750.00; reinsured, \$22,000.00; terminated by accidental death, nil; reinsured, nil; in force, \$1,340,560.00; reinsured, \$62,500.00.

STATEMENT OF ACTUARIAL LIABILITIES

ASSURANCE SECTION

ASSURANCE SECTION				Reinsured in Companies Licensed in the Province	
Class of Contract.	No.	Gross in Force.		Amount.	Reserve.
		Amount.	Reserve.		
Ordinary with Profits:					
Life	14,091	\$16,953,013.94	\$4,375,215.00	\$192,000.00	\$4,318.00
Endowment Assurance	1,474	2,024,782 00	233,834.00	14,000.00	1,581.00
Term, etc.	54	203,000.00	914.00	11,000.00	49.00
Bonus addition		325.50	126.00		
Additional accidental death benefits		(1,340,560.00)	985.00	(62,500.00)	38.00
Disability benefits			61,638.00	(15,000.00)	24.00
Extra premiums			242.00		
Totals	15,619	\$19,181,121.44	\$4,672,954.00	\$217,000.00	\$6,010.00

SUMMARY OF RESERVE

With Profits:	
Total reserve, assurance and annuity contracts	\$4,677,652.00
Total reserve on reinsured contracts	6,010.00
Total net reserve on the Company's basis of valuation before deduction permitted by statute	
	\$4,671,642.00
Deduction made therefrom	63,017.00
Full deduction permitted, adjusted for reinsured, being	(63,017.00)
Net reserve carried in the liabilities	\$4,608,625.00
Net reserve computed on the statutory basis (without deduction)	4,608,625.00
Reserve maintained by the Company in excess of the statutory reserve	Nil

NATIONAL PLATE GLASS INSURANCE COMPANY

HEAD OFFICE: 510-11 MCARTHUR BUILDING, WINNIPEG, MANITOBA.

Commenced Business, April 16, 1906.

Commenced Business in Alberta, October, 1913.

Licensed in Alberta to transact Plate Glass Insurance.

Officers:

President	Brig.-General R. W. Paterson
Vice-President	James McDiarmid
Secretary-Treasurer and General Manager	W. E. Lough

Directors:

L. Paterson, Winnipeg, Manitoba.

Amount deposited with the Government of Alberta	\$3,000.00
Authorized Capital	\$30,000.00
Amount Paid-up	15,000.00

FINANCIAL STATEMENT (December 31st, 1933)

ASSETS

(As filed by the Company—not examined)

Mortgage loans on real estate:	
First mortgages	\$3,929.50
Second and subsequent mortgages	7,293.35
Agreements for sale	1,636.66
	<u>\$12,859.51</u>
Book value of bonds, debentures and debenture stocks owned	11,213.75
Cash on hand and in banks	102.01
Interest accrued	270.09
Agents' balances and premiums uncollected	445.46
	<u>\$24,890.82</u>

LIABILITIES

Total net reserve for unearned premiums	\$ 3,282.35
Dividends to shareholders declared, but not yet due	262.50
Taxes due and accrued	175.43
Reserve for loss on investments	1,071.17
	<u>\$ 4,791.45</u>
Total Liabilities (excluding capital stock)	\$ 4,791.45
Capital stock paid in cash	\$15,000.00
Surplus in Profit and Loss Account	5,099.37
	<u>20,099.37</u>
Total Liabilities	<u>\$24,890.82</u>

PROFIT AND LOSS ACCOUNT

	In the Province.	Elsewhere.	All Business.
Net premiums written	\$286.59	\$1,497.06	\$1,783.65
Reserve of unearned premiums:			
At beginning of year		3,282.35	
At end of year		3,282.35	
		<u>Nil</u>	
Net premiums earned	\$286.59	\$1,497.06	\$1,783.65
Net losses and claims incurred	\$227.74	\$ 663.21	\$ 890.95
Commissions	71.64	261.74	333.38
Taxes	59.62	72.93	132.55
Salaries, fees and travelling expenses		505.00	505.00
All other expenses			31.30
			<u>\$1,893.18</u>
Total claims and expenses			\$1,893.18
Underwriting loss			\$ 109.53
Other revenue			\$1,625.57
Other expenditure			\$ 353.06
Net profit for the year			<u>\$1,162.98</u>

SURPLUS FOR PROTECTION OF POLICYHOLDERS

Surplus of Assets over Liabilities (excluding capital stock) at beginning of year...	\$5,136.39
Net profit for the year	1,162.98
	<u>\$6,299.37</u>
Dividends declared	1,200.00
	<u>\$5,099.37</u>
Surplus of Assets over Liabilities (excluding capital stock) at end of year	<u>\$5,099.37</u>

THE ONTARIO EQUITABLE LIFE AND ACCIDENT INSURANCE COMPANY

HEAD OFFICE: WATERLOO, ONTARIO.

Incorporated, November 19, 1920. Commenced Business, November 19, 1920.
Commenced Business in Alberta, May 3, 1923.

Officers:

(As at date of filing Statement)

President	Hon. C. A. Dunning
Vice-President	Senator H. W. Laird
Vice-President	J. C. Breithaupt
Vice-President	J. C. Haight
General Manager and Secretary	M. J. Smith
Actuary	E. R. Batho
Treasurer	F. D. Rueffer

Directors:

Herbert Begg, Toronto, Ontario; H. G. Bertram, Dundas, Ontario; Hon. F. C. Biggs, Dundas, Ontario; A. W. Biggs, K.C., Toronto, Ontario; Hon. H. MacPherson, St. Johns, Newfoundland; J. A. Martin, Kitchener, Ontario; E. C. Mitchell, London, Ontario; C. S. Morton, M.B., F.R.C.S., Halifax, Nova Scotia; W. E. Payne, K.C., M.L.A., Red Deer, Alberta; E. K. Reiner, Wellesley, Ontario; J. M. Walton, Aurora, Ontario.

Auditors: J. F. Scully, C.A., and R. P. Uffelmann, C.A.

Amount deposited with the Government of Alberta\$30,000.00

FINANCIAL STATEMENT (December 31st, 1933)

CAPITAL STOCK

Amount of capital stock authorized, \$8,000,000.

Number of shares, 80,000. Par value, \$100.

	Amount Subscribed for.	Amount paid in cash.
Capital stock at beginning of year	\$6,741,600.00	\$655,055.90
Calls on capital received during year		250.00
Capital stock at end of year	<u>\$6,741,600.00</u>	<u>\$655,305.90</u>

PREMIUM ON CAPITAL STOCK

Total amount paid as premium on capital stock at beginning of year\$1,238,245.23

Amount received during the year

Total amount paid to December 31, 1933\$1,238,245.23

SYNOPSIS OF LEDGER ACCOUNTS

As at December 31, 1932:		Decrease in Ledger Assets in 1933:	
Net ledger assets	\$7,805,742.69	Disbursements	\$1,150,878.04
Other ledger liabilities:		Amount by which ledger assets were	
Policy proceeds left with Company	34,487.60	written down	41,000.00
Agents' balances	9,116.42	Decrease in policy proceeds left with	
Commuted payments re policy-		Company	7,632.71
holders: Mutual	4,052.66	Agents' credit balances	4,859.80
Accounts payable	7,242.02	Accounts payable	2,744.52
Staff savings fund	1,516.59	Staff savings fund	1,516.59
Investment Reserve	170,000.00	Policyholders' Mutual Shareholders..	4,052.66
Total Ledger Assets	<u>\$8,032,157.98</u>	Total decrease	<u>\$1,212,684.32</u>

Increase in Ledger Assets in 1933:		As at December 31, 1933:	
Income	\$1,605,432.58	Net ledger assets	\$8,222,430.86
Amount by which ledger assets were written up	7,883.63	Policy proceeds left with Company..	26,854.89
Increase in Capital Stock	250.00	Agents' credit balances	4,256.62
		Accounts payable	4,497.50
		Investment reserve	175,000.00
Total increase	<u>\$1,613,566.21</u>	Total Ledger Assets	<u>\$8,433,039.87</u>
Total	<u>\$9,645,724.19</u>	Total	<u>\$9,645,724.19</u>

ASSETS

(As filed by the Company—not examined)

Book value of real estate:	
Office premises	\$ 200,990.17
Held for sale	92,939.57
Mortgage loans on real estate:	
First mortgages	\$3,304,491.53
Second and subsequent mortgages	41,320.95
Agreements for sale	34,443.36
	<u>3,380,255.84</u>
Loans secured by stocks, bonds and other collateral	23,800.00
Amount secured by the Company's policies in force, the reserve on each policy being in excess of all indebtedness:	
Loans to policyholders	\$1,242,807.11
Advances to policyholders under automatic non-for- feiture provisions	356,553.54
	<u>1,599,360.65</u>
Book value of bonds, debentures and debenture stocks owned:	
Not in default	\$2,273,255.31
In default	649,609.95
	<u>2,922,865.26</u>
Cash on hand and in banks:	
On hand at Head Office	\$ 335.16
In chartered banks of Canada in Canada	105,770.56
	<u>106,105.72</u>
Accounts receivable	378.32
Total Ledger Assets	<u>\$8,433,039.87</u>

NON-LEDGER ASSETS

Interest due, \$170,824.55; accrued, \$122,909.70	\$ 293,734.25
Net premiums due and uncollected and deferred	255,869.21
Net consideration for annuities due and uncollected and deferred	4,115.93
Total Non-ledger Assets	<u>\$ 553,719.39</u>
Total Assets	<u>\$8,986,759.26</u>

LIABILITIES

Net liability under assurance annuity and supplementary contracts in force for payments not due, dependent on life, disability or other contingency, or on a term certain		\$7,592,346.00
Net liability for payments due under contracts		24,300.00
Provision for unreported death losses and disability claims		15,000.00
Amounts left with Company (arising out of assurance contracts) including interest accumulations		27,281.81
Received from policyholders in advance		15,815.17
Provincial, municipal and other taxes due and accrued		20,000.00
Medical Examiner's fees and accounts payable, due and accrued		2,500.00
Reserve for loss on investments		175,000.00
Deficiency of market under book value of bonds and debentures		325,916.74
Deficiency of market under book value of stocks		54,067.34

Agents' balances	\$ 4,256.62
Accounts payable	4,497.50
	<u>\$8,260,981.72</u>
Undivided surplus	70,471.64
Capital stock paid in cash	655,305.90
Total Liabilities, Surplus and Capital	<u>\$8,986,759.26</u>

INCOME RECEIPTS

	First Year.	Renewals.	Single.	Totals.
Assurance premiums	\$61,204.66	\$1,176,727.97	\$ 6,720.00	\$1,244,652.63
Less reinsurance premiums paid	5,833.80	67,391.37		73,225.17
Total net premiums	<u>\$55,370.86</u>	<u>\$1,109,336.60</u>	<u>\$ 6,720.00</u>	<u>\$1,171,427.46</u>
Consideration for annuities	\$ 1,168.65	\$ 477.33	\$28,901.66	\$ 30,547.64
Total net premium income and consideration for annuities				\$1,201,975.10
Consideration for supplementary contracts: Involving life contingencies				8,751.25
Interest and dividends				385,572.53
Gross rents from Company's property				7,124.56
Premium on United States funds				1,804.55
Gross profit on sale or maturity of ledger assets				204.59
Total Income				<u>\$1,605,432.58</u>

EXPENDITURE DISBURSEMENTS

	Death Claims	Matured Endowments	Disability Claims	Total
In respect of assurance contracts:				
Death, endowment and disability claims:				
Amount assured: Ordinary	\$331,409.50	\$ 57,500.00	\$ 21,464.53	\$410,374.03
Group	23,802.00			23,802.00
Totals: Ordinary	<u>\$331,409.50</u>	<u>\$ 57,500.00</u>	<u>\$ 21,464.53</u>	<u>\$410,374.03</u>
Group	23,802.00			23,802.00
Less received for reinsured	72,679.00		240.30	72,919.30
Net Totals: Ordinary	<u>\$258,730.50</u>	<u>\$ 57,500.00</u>	<u>\$ 21,224.23</u>	<u>\$337,454.73</u>
Group	23,802.00			23,802.00
Double Indemnity claims				4,000.00
Premium reduction on reinsured policies				3,981.51
Net surrender values				444,407.69
Total net disbursements in respect of assurance and annuity contracts ..				<u>\$813,645.93</u>
Net payments on supplementary contracts				1,103.33
Taxes, licenses and fees				27,059.76
Head Office expenses: Salaries, \$69,437.22; directors' fees, \$1,743.00; auditors' fees, \$1,800.00; travelling expenses, \$3,409.42; rents, \$7,500.00				83,889.64
Branch Office and Agency expenses: Assurance commissions: first year, \$29,374.76; renewal, \$38,060.47; advanced to agents, \$3,009.11; salaries, \$50,062.60; travelling expenses, \$322.91; rents, \$14,654.44; miscellaneous, \$8,613.56				144,097.31
All other expenses: Advertising, \$4,415.58; office furniture and supplies, \$913.29; books and periodicals, \$747.39; postage, \$2,418.21; express, telegrams and telephones, \$1,513.07; printing and stationery, \$3,855.22; legal fees, \$2,077.48; medical fees, \$4,370.66; miscellaneous, \$12,974.12				33,285.02
Gross loss on sale or maturity of ledger assets:				
Bonds				25,067.91
Real estate				22,729.14
Total Disbursements				<u>\$1,150,878.04</u>

EXHIBIT OF POLICIES (Ordinary)

Classification.	Whole Life		Endowment Assurances		Term and Other		Bonus Additions		Totals	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
At end of 1932	10,398	\$23,949,135	7,761	\$14,692,300	2,188	\$ 8,053,388	20,347	\$46,700,028		
New issued	472	1,252,628	523	1,175,741	113	1,109,218	1,108	3,537,587		
Old revived	54	134,000	47	97,355	9	122,106	110	353,461		
Old increased	1	5,953	4	17,590	1	5,821	6	32,230		
Transferred to	206	466,468	114	208,471	44	248,638	364	923,577		
Totals	11,131	\$25,808,184	8,449	\$16,191,457	2,355	\$ 9,539,171	21,935	\$51,546,883		
Less ceased by:										
Death	83	\$ 226,598	35	\$ 83,279	21	\$ 41,416	139	\$ 351,293		
Maturity			59	56,500			59	56,500		
Expiry					45	271,821	45	271,821		
Surrender	814	1,845,174	495	858,578	6	46,868	1,315	2,750,620		
Lapse	230	842,518	190	476,435	229	1,180,097	649	2,499,050		
Decrease		178,191	1	85,270		124,725	373	388,559		
Not taken	38	89,794	59	113,044	10	79,808	107	282,646		
Transferred from	154	370,941	162	286,581	48	265,055	364	923,577		
Total ceased	1,319	\$ 3,553,216	1,001	\$ 1,959,687	359	\$ 2,010,790	2,679	\$ 7,524,066		
At end of 1933	9,812	\$22,254,968	7,448	\$14,231,770	1,996	\$ 7,528,381	19,256	\$44,022,817		
Reinsured		\$ 2,334,533		\$ 664,098		\$ 474,475		\$ 3,473,106		

MISCELLANEOUS

New policies issued and paid for in cash: Number, 923; gross amount, \$2,907,240.00; reinsured, \$477,147.00; paid claims reinsured: death claims, \$72,679.00; matured endowments, nil; total amount in force divided as to dividend plan: annual, nil; quinquennial, \$2,411,568; deferred, \$23,729; non-participating, \$41,587,520; total, \$44,022,817; additional accidental death benefits: gross amount issued, \$542,306; reinsured, \$193,321; paid claims terminated by accidental death, \$7,000; reinsured, \$3,000; in force, \$12,447,533; reinsured, \$1,977,998.

STATEMENT OF ACTUARIAL LIABILITIES

ASSURANCE SECTION

Class of Contract.	No.	Gross in Force		Reinsured in Companies Licensed in the Province	
		Amount.	Reserve.	Amount.	Reserve.
Ordinary with Profits:					
Life	1,017	\$ 2,015,087	\$ 737,227	\$ 174,158	\$ 62,204
Endowment Assurance	312	420,210	258,387	2,000	1,638
Premium reduction			2,460		
Totals	1,329	\$ 2,435,297	\$ 998,074	\$ 176,158	\$ 63,842
Ordinary without Profits:					
Life	8,795	\$20,241,638	\$ 3,627,964	\$ 2,160,375	\$174,732
Endowment Assurance	7,136	13,817,501	3,121,820	662,098	71,945
Term, etc.	697	5,347,881	32,574	474,475	3,702
Additional accidental death benefits		(12,447,553)	9,311	(1,977,998)	1,143
Extra premiums			138,964		1,422
Totals	16,628	\$39,407,020	\$ 6,930,633	\$ 3,296,948	\$252,944
Group without Profits	1,299	\$ 2,180,500	\$ 17,142		
Totals	1,299	\$ 2,180,500	\$ 17,142		
Grand Totals	19,256	\$44,022,817	\$ 7,945,849	\$ 3,473,106	\$316,786

ANNUITY SECTION

Class of Annuity.	No.	Gross in Force.		Reinsured in Companies Licensed in the Province.	
		Annual Payment.	Reserve.	Annual Payment.	Reserve.
Without Profits:					
Life Annuities Proper	68	\$52,908.36	\$34,124.00		
Supplementary contracts:					
Involving life contingencies	5	600.12	12,328.00		
Not involving life contingencies	1	500.00	3,857.00		
Disability Annuities	27	12,600.00	93,846.00		
Totals	101	\$66,608.48	\$144,155.00		

SUMMARY OF RESERVE

	With Profits.	Without Profits.	Total.
Total reserve, assurance and annuity contracts	\$998,074.00	\$7,091,930.00	\$8,090,004.00
Total reserve on reinsured contracts	63,842.00	252,944.00	316,786.00
Total net reserve on the Company's basis of valuation before deduction permitted by statute	\$934,232.00	\$6,838,986.00	\$7,773,218.00
Deduction made therefrom	40.00	180,832.00	180,872.00
Full deduction permitted, adjusted or reinsured, being	(40.00)	(180,832.00)	(180,872.00)
Net reserve carried in the liabilities	\$934,192.00	\$6,658,154.00	\$7,592,346.00
Net reserve computed on the statutory basis (without deduction)	934,232.00	6,838,986.00	7,773,218.00
Reserve maintained by the Company in excess of the statutory reserve	Nil	Nil	Nil

RETAIL LUMBERMEN'S MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE: 407 SCOTT BLOCK, 272 MAIN STREET, WINNIPEG, MANITOBA.

Organized, February, 1905. Commenced Business, March, 1905.

Officers:

J. B. Sinclair, President	Winnipeg, Manitoba
L. E. Frost, Vice-President	Winnipeg, Manitoba
F. W. Ritter, Secretary	Winnipeg, Manitoba
H. C. McWilliams, Treasurer	Winnipeg, Manitoba

Directors:

J. B. Sinclair, H. C. McWilliams, L. E. Frost, E. G. DeWolf, R. Skov,
W. Thorn, C. Campbell, F. W. Sine, C. McDiarmid.

Auditors: Rankin, Saul & Thornton, Chartered Accountants,
Winnipeg, Manitoba.

Amount deposited with the Government of Alberta\$10,000.00

CURRENCY OF RISKS

	Alberta.	Total.
Amount covered by policies in force 31st December, 1933.....	\$1,187,978.00	\$5,747,528.00
Reinsurance	272,500.00	1,295,900.00
Net risks actually carried by Company at 31st December, 1933	\$ 915,478.00	\$4,451,628.00

MOVEMENT IN RISKS

Policies in force 31st December, 1932	\$1,213,278.00	\$6,027,333.00
Policies taken during 1933, new or renewed	689,500.00	2,949,675.00
Gross number and amount in force at any time during 1933	\$1,902,778.00	\$8,977,008.00
Deduct expired and cancelled in 1933	714,800.00	3,229,480.00
Net risks in force 31st December, 1933	\$1,187,978.00	\$5,747,528.00

FINANCIAL STATEMENT (December 31st, 1933)

(As filed by the Company—not examined)

ASSETS

Market value of bonds, debentures, etc.	\$ 98,597.00
Cash on hand and in Bank	11,937.58
Amount unpaid of assessments which were levied during 1933	11,011.75
Amount unpaid of assessments levied in prior years	7.15
Interest due and accrued, and all other assets	166.85
Total Assets	\$121,720.33

LIABILITIES

Guarantee Deposit	\$ 60,078.00
Excess Assessments set up as Reserve for 1934 Fire Losses.....	1,442.61
Investment Reserve	4,199.72
Total Liabilities	\$ 65,720.33

RECEIPTS

Assessments, 1933	\$ 9,730.60
Assessments levied in prior years	4,476.85
Interest	5,125.59
Reinsurance on losses	4,007.44
Cash received from all other sources	270.90
Total Receipts	\$ 23,611.38

PAYMENTS

Expenses of Management:

Statutory Assessment and License fees	\$ 759.49
Rent and Taxes	230.00
Salaries, directors and auditors' fees	2,712.20
Printing, Stationery and Advertising	73.98
Postage, Telegrams and Express	43.65
Miscellaneous	389.61
	<u>\$ 4,208.93</u>

Miscellaneous Payments:

Losses occurring during 1933	\$ 15,660.24
Losses occurring prior to 1933	6,700.19
Reinsurance	4,086.05
Other expenditures	3,108.40
	<u>\$ 29,554.88</u>

Total	<u>\$ 31,763.81</u>
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GENERAL INTERROGATORIES

What is the scale of the premium note rates taken by the Company? Answer: None, cash 1% and 75% for co-insurance.

How often are assessments made? Answer: Annually.

How many assessments were made during the year 1933? Answer: One.

Date when made? Answer: December 31, 1933.

What are the several rates per cent. of such assessments on the face of premium notes or undertakings? Answer: 34% of Guarantee Deposit.

At what date were such assessments payable? Answer: December 31, 1933.

Were the Company's accounts duly audited for the year ending 31st December, 1933? Answer: Yes.

Date of said audit? Answer: January, 1934.

Names and Post Office addresses of the Auditors of Accounts of 1933? Answer: Rankin, Saul & Thornton, Winnipeg, Manitoba.

Enumerate all books of record or account kept for purposes of the Company? Answer: Policy Register, Cash Book, Synoptic, Ledger and Minute Book.

Total amount loaned to the directors or other officers? Answer: Nil.

Does any officer or director receive any commission on any business of the Company? Answer: No.

Date and place appointed for the annual meeting? Answer: Winnipeg, January, 1934.

Date and place of last annual meeting? Answer: Winnipeg, January, 1933.

Specify the officers of the Company who are under bond, the sums, and the guarantee companies or sureties respectively? Answer: Secretary, \$2,000.00, United States Fidelity & Guaranty Company.

Of how many directors does the board consist? Answer: Nine.

How often does the board meet and what fees are paid to directors? Answer: At call of Secretary; \$10.00 per diem for out-of-town directors.

SASKATCHEWAN MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE: 310-12 McMILLAN BUILDING, SASKATOON, SASKATCHEWAN.

Incorporated, February 21st, 1908.

Commenced Business in Alberta, June 9th, 1927.

Officers:

R. J. Harper, President	Leney, Saskatchewan
W. Kershaw, Vice-President	Saskatoon, Saskatchewan
H. R. Earl, Managing Director	Saskatoon, Saskatchewan

Directors:

R. J. Harper, Wm. Kershaw, D. Maclean, R. J. Scott, H. J. Beck, O. C. Lawson, H. T. Evans, J. H. Bailey, H. R. Earl.

Amount deposited with the Government of Alberta\$19,000.00

FINANCIAL STATEMENT (December 31st, 1933)

ASSETS

Book value of stocks, bonds and debentures	\$168,435.55
Cash on hand and in Banks	13,742.23
Cash in Agents' hands	27,707.61
Amounts of unpaid 1933 Assessments	40,688.24
Amounts of unpaid Assessments levied in prior years	90,319.96
Net premium note assets	267,621.46
Interest due and accrued, and all other assets	30,571.10
Office furniture	6,096.44
Total Assets	<u>\$645,182.59</u>

LIABILITIES

Losses reported but not adjusted	\$ 7,602.11
Amount of debentures, promissory notes or drafts issued by Company, and interest accrued thereon	61,426.67
Amount required to reinsure all outstanding risks taken on cash system	73,723.65
Amount of retained balance of premium notes	267,621.46
All other Liabilities	47,375.67
Total Liabilities	<u>\$457,749.56</u>

RECEIPTS

Assessments, 1933	\$ 52,658.13
Assessments levied in prior years	15,621.35
Cash received for premiums on cash system	125,543.25
Cash received for interest	7,306.12
Cash received for sale of investments	6,252.73
Cash received for re-insurance	18,608.99
Cash received from all other sources	4,243.03
Total Receipts	<u>\$230,233.60</u>

DISBURSEMENTS

Expenses of Management:	
Cash paid for commissions	\$ 28,936.24
Fuel and light	93.69
Investigation and adjustment of claims	6,589.46
Interest	5,137.67
Statutory assessment and license fees	431.00
Travelling expenses	2,213.66
Rent and taxes	4,164.36
Salaries, directors' and auditors' fees	13,725.10

Printing, stationery and advertising	2,593.14
Postage, telegrams and express	2,609.90
Total.....	\$ 66,494.22
Miscellaneous Expenses:	
Losses occurring during 1933	87,714.23
Losses occurring in prior years	6,809.25
Re-insurance	29,248.89
Rebates and return premiums	15,693.76
Repayment of loans	3,309.48
For purchase of investments	4,275.00
Other expenditures	8,754.57
Total Disbursements	\$222,299.40

MISCELLANEOUS RISKS

RISKS ON MUTUAL SYSTEM

Policies in force 31st December, 1932	\$22,219,100.00
Policies taken during 1933, new or renewed	4,761,888.00
Gross number and amount of mutual system risks in force at any time during 1933	\$26,980,988.00
Deduct expired and cancelled in 1933	8,352,980.00
Net risks on mutual system in force 31st December, 1933	\$18,628,008.00

RISKS ON CASH SYSTEM

Policies in force 31st December, 1932	\$16,603,249.00
Policies taken during 1933, new or renewed	6,909,830.00
Gross number and amount of cash system risks in force at any time during 1933	\$23,513,079.00
Deduct expired and cancelled in 1933	8,122,163.00
Net risks in force at 31st December, 1933, on cash system	\$15,390,916.00

GENERAL INTERROGATORIES

What is the scale of the premium note rates taken by the Company? Answer: 2% Fire, 1.5% W.S.

How often are assessments made? Answer: Annually.

How many assessments were made during the year 1933? Answer: One.

Date when made? Answer: October 1st.

What are the several rates per cent. of such assessments on the face of premium notes or undertakings? Answer: 25% Fire, 20% W.S.

At what dates respectively were such assessments payable? Answer: October 1st, with 30 days of grace.

Were the Company's accounts duly audited for the year ending 31st December, 1933? Answer: Yes.

Date of said audit? Answer: Continuous.

Names and Post Office addresses of the Auditors of accounts of 1933? Answer: Stempel & Patrick, Birks Bldg., Saskatoon, Saskatchewan.

Enumerate all books of record or account kept for purposes of the Company? Answer: General Ledger, Synoptic, Agents' Ledger, Policy Records and Expiry Records.

Total amount loaned to the directors or other officers? Answer: Nil.

Does any officer or director receive any commission on any business of the Company? Answer: Yes, any director or officer who may be duly licensed as agent.

Place appointed for the annual meeting? Answer: Saskatoon on last Friday in January.

Place and date of last annual meeting? Answer: Saskatoon, January 27th, 1933.

Specify the officers of the Company who are under bond, the sums, and the guarantee companies or sureties respectively? Answer: Manager, \$4,000.00; Accountant.

Of how many directors does the board consist? Answer: Nine.

How often does the board meet and what fees are paid to directors? Answer: Monthly, \$10.00 per diem, travelling expenses, and \$3.00 per diem for subsistence.

TORONTO GENERAL INSURANCE COMPANY

HEAD OFFICE: 208 FEDERAL BUILDING, RICHMOND STREET WEST, TORONTO, ONT.

Incorporated July 21, 1921.

Commenced Business in Alberta, February 20th, 1923.

Officers:

President	G. L. Smith
Vice-President	Rt. Hon. Arthur Meighen
Vice-President	W. P. Fess
General Manager	Paul H. Horst
Secretary	T. G. Breck
Treasurer	Charles W. Sykes

Directors:

Lt. Col. C. H. Ackerman, J. T. Braund, Thomas G. Breck, C. W. Buchanan,
 R. T. Evans, G. L. Smith, K.C., W. P. Fess, Paul H. Horst, Ray Lawson,
 M. A. Mackenzie, M.A., F.I.A., Rt. Hon. Arthur Meighen, P.C., K.C.,
 J. Fyfe Smith.

Auditors: Clarkson, Gordon, Dilworth, Guilfoyle & Nash, Toronto, Ontario.

Amount deposited with the Government of Alberta.....\$25,000.00

Amount of Capital Stock authorized.....\$600,000.00

Number of Shares, 200,000. Par Value, \$3.00

	Amount Subscribed for.	Amount Paid in Cash.
Capital stock at beginning of year.....	\$284,391.00	\$284,391.00
Capital stock at end of year	\$284,391.00	\$284,391.00

Premium on Capital Stock.

Total amount paid as premium on capital stock at beginning of year.....\$883,136.10

Total amount paid to 31st December, 1933\$883,136.10

FINANCIAL STATEMENT (December 31st, 1933)

(As filed by the Company—not examined)

ASSETS

Mortgage loans on real estate, first mortgages	\$ 45,350.00
Book value of bonds, debentures and debenture stocks, owned:	
Not in default	\$852,769.01
In default	57,252.54
	910,021.55
Book value of stocks owned	15,721.10
Cash on hand and in Banks:	
On hand at Head Office	\$ 3,726.98
In chartered banks of Canada in Canada	78,146.22
In all other banks and depositories	21.60
	81,894.80
Interest accrued	12,691.20
Agents' balances and premiums uncollected:	
Written on or after October 1st, 1933	\$ 77,084.22
Written prior to October 1st, 1933	37,030.78
	114,115.00

Amount due from reinsurance on losses already paid	26.21
Amounts due from other Insurance Companies	7,062.36
Total Gross Assets	\$1,186,882.22
Deduct Assets not admitted:	
Agents' balances	\$37,030.78
Deficiency of market under book value of bonds and debentures	16,257.46
Deficiency of market under book value of stocks	167.10
Total Admitted Assets	<u>\$1,133,426.88</u>

LIABILITIES

	In the Province.	Elsewhere.	Total Liabilities.
Total provision for unpaid claims	\$ 15,499.50	\$174,218.70	\$ 189,718.20
Total net reserve, \$312,276.90, carried out at 80% thereof	7,150.94	242,670.58	249,821.52
Expenses due and accrued			8,142.46
Taxes due and accrued			12,294.23
Reinsurance premiums			11,726.50
Return premiums			866.99
Other contingency reserves			15,000.00
Liability re Workmen's Compensation Insurance (Quebec)			16,788.31
Total Liabilities excluding Capital Stock			<u>\$ 504,358.21</u>
Capital Stock paid in cash		\$284,391.00	
Surplus or deficit in Profit and Loss Account		344,677.67	
Excess of Assets over Liabilities (Surplus for protection of policyholders)			629,068.67
Total Liabilities			<u>\$1,133,426.88</u>

PROFIT AND LOSS ACCOUNT

	In the Province.	Elsewhere.	All Business.
Net premiums written	\$ 22,581.31	\$525,567.62	\$548,148.93
Reserve for unearned premiums:			
At beginning of year	\$ 9,306.24	\$251,566.36	\$260,872.60
At end of year	7,150.94	242,670.58	249,821.52
Decrease	\$ 2,155.30	\$ 8,895.78	\$ 11,051.08
Net premiums earned	\$ 24,736.61	\$534,463.40	\$559,200.01
Net losses and claims incurred	\$ 20,631.09	\$208,994.14	\$229,625.23
Net adjustment expenses	2,184.09	30,945.87	33,129.96
Commissions			133,561.44
Taxes			17,060.74
Salaries, fees and travelling expenses			95,708.81
All other expenses			43,194.36
Total Claims and Expenses			<u>\$552,280.54</u>
Underwriting profit			\$ 6,919.47
Other revenue			50,204.11
Other expenditure			<u>\$ 18,060.69</u>
Net Profit for the year			<u>\$ 39,062.89</u>

SURPLUS FOR PROTECTION OF POLICYHOLDERS

Surplus of assets over liabilities (excluding Capital Stock) at beginning of year	\$593,224.81
Net profit for year	39,062.89
	<u>\$632,287.70</u>
Increase in unadmitted assets	3,219.03
	<u>\$629,068.67</u>

THE WESTERN EMPIRE LIFE ASSURANCE COMPANY

HEAD OFFICE: SOMERSET BUILDING, WINNIPEG, MANITOBA.

Incorporated, March 26, 1911. Commenced Business, January 1, 1912.

Commenced Business in Alberta, January 2, 1917.

Officers:

President	R. W. Craig, K.C.
Vice-President	Brig.-Gen. H. M. Dyer
General Manager	F. C. O'Brien
Actuary	S. F. Conrod

Directors:

R. W. Craig, H. M. Dyer, Dr. A. M. Campbell, Dr. A. Fraser, William Hudson.	
Amount deposited with the Government of Alberta	\$100,000.00
(Reciprocal Deposit held in Winnipeg)	
Authorized capital	\$1,000,000.00
Amount subscribed	881,000.00
Amount paid	218,153.09

FINANCIAL STATEMENT (December 31st, 1933)

ASSETS

(As filed by the Company)

Real estate held for sale	\$ 147,751.17
Mortgage loans on real estate:	
First mortgages	\$901,461.53
Agreements for sale	87,363.14
	<u>988,824.67</u>
Loans to policyholders	\$505,151.75
Advances to policyholders under automatic non-forfeiture provisions	155,217.96
	<u>460,369.71</u>
Book value of bonds and debentures:	
Not in default	\$ 62,814.98
In default	14,115.38
	<u>76,930.36</u>
Cash on hand and in banks	6,209.30
Interest due and accrued	183,575.85
Net premiums due and uncollected and deferred	46,821.69
	<u>\$1,910,482.75</u>

LIABILITIES

Net liability under assurance annuity and supplementary contracts in force for payments not due, dependent on life, disability or other contingency, or on a term certain	\$1,423,951.00
Net liability for payments due under contracts	9,893.00
Amounts left with Company	6,270.55
Received from policyholders in advance	4,525.83
Provincial, municipal and other taxes due and accrued	6,500.00

Dividends to shareholders unclaimed	110.00
Salaries, rents and office expenses due and accrued	17.27
Medical examiners' fees due and accrued	5.00
Commissions to agents due and accrued	59.41
Borrowed money	124,500.00
Sundry accounts	1,385.45
Undivided surplus	15,112.15
Contingent reserve	100,000.00
Capital stock paid in cash	218,153.09
Total Liabilities, Surplus and Capital	\$1,910,482.75

INCOME RECEIPTS

Assurance premiums:	
First year	\$ 24,992.98
Renewals	235,695.57
Single	4,179.73
	<u>\$264,868.28</u>
Less reinsurance premiums paid	4,444.04
Total net premium income and consideration for annuities	\$260,424.24
Consideration for supplementary contracts	10,000.00
Amounts left with the Company at interest	851.35
Interest and dividends	66,064.21
Income from all other sources	90.20
Gross profit on sale or maturity of ledger assets	2,754.55
Total Income	\$340,184.55

EXPENDITURE DISBURSEMENTS

	Death Claims.	Matured Endowments.	Disability Claims.	Total.
Amount Assured:				
Ordinary	\$34,480.33	\$ 5,040.00	\$ 1,464.55	\$ 40,984.88
Less received for reinsured	7,512.67			7,512.67
	<u>\$26,967.66</u>	<u>\$ 5,040.00</u>	<u>\$ 1,464.55</u>	<u>\$ 33,472.21</u>
Net surrender values				118,874.87
Net dividends:				
In cash				111.13
Cash payments to annuitants				800.00
Total net disbursements in respect of assurance and annuity contracts				\$153,258.21
Net payments on supplementary contracts				4,016.00
Net reduction in premiums resulting from application of dividends				235.58
Amounts left with the Company and interest accumulations withdrawn				1,123.47
Taxes, licenses and fees				7,838.80
Head Office expenses: Salaries, \$25,946.10; directors' fees, \$260.00; auditors' fees, \$680.00; travelling expenses, \$510.95; rents, \$4,560.00; miscellaneous, \$4,473.10				36,430.15
Branch Office and Agency expenses: First year (Assurance commissions), \$16,024.97; renewal, \$6,018.17; single, \$140.22; salaries, \$17,483.42; travelling expenses, \$1,719.05; advanced to agents, \$5,894.50; rents, \$4,198.40; miscellaneous, \$3,420.28				54,899.01
All other expenses: Advertising, \$1,772.13; postage, \$1,110.20; express, telegrams and telephones, \$441.73; printing and stationery, \$3,254.72; legal fees, \$614.19; commissions on loans, \$4,904.22; medical fees, \$3,169.90; miscellaneous (exchange), \$300.86				15,567.95
Total Disbursements				\$273,369.17

EXHIBIT OF ANNUITIES

Classification	Arising Out of Life Insurance Contracts				Not involving Life Contingencies.				Totals			
	Life Annuities Proper.		(Supplementary Contracts)		Disability Annuities		Annual Payment.		Annual Payment.		Annual Payment.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
At end of 1932	1	\$ 800.00	3	\$1,250.00	5	\$ 900.00	9	\$2,950.00	9	\$2,950.00	9	\$2,950.00
New issued	1	.....	1	1,162.00	1	352.80	2	1,514.80	2	1,514.80	2	1,514.80
Transferred to .....	.....	.....	3	1,250.00	.....	.....	3	1,250.00	3	1,250.00	3	1,250.00
At end of 1933	1	\$ 800.00	7	\$3,662.00	6	\$1,252.80	14	\$5,714.80	14	\$5,714.80	14	\$5,714.80

EXHIBIT OF POLICIES (ORDINARY)

Classification.	Whole Life.		Endowment Assurances		Term and Other		Totals		
	No. (1)	Amount. (2)	No. (3)	Amount. (4)	No. (5)	Amount. (6)	Bonus Additions. (7)	No. (8)	Amount. (9)
At end of 1932	4,409	\$8,144,212	597	\$ 962,044	94	\$ 355,649	\$10,025	5,100	\$9,471,930
New issued	618	934,111	83	134,016	97	472,004	.....	793	1,540,131
Old revived	51	69,500	.....	.....	7	32,488	.....	58	101,988
Old increased .....	.....	16,892	.....	2,131	.....	5,730	.....	.....	24,753
Transferred to	6	12,775	6	8,054	7	37,209	.....	19	58,038
Less ceased by:									
Death	10	31,120	1	1,000	.....	.....	40	11	32,160
Maturity .....	.....	.....	1	5,000	.....	.....	.....	5	5,000
Expiry .....	.....	.....	.....	.....	15	11,200	.....	15	11,200
Surrender	404	851,644	53	80,196	.....	.....	695	457	932,535
Lapse	573	880,791	80	128,250	37	180,338	.....	690	1,189,379
Decrease	1	85,264	.....	11,834	.....	16,861	.....	1	113,959
Not taken	32	46,000	3	5,740	3	17,313	.....	38	69,053
Transferred from	13	28,000	6	7,000	.....	.....	.....	19	35,000
Total ceased	1,033	\$1,922,819	148	\$ 239,020	55	\$ 225,712	\$ 735	1,236	\$2,388,286
At end of 1933	4,051	\$7,254,671	538	\$ 867,225	145	\$ 677,368	\$ 9,290	4,734	\$8,808,554
Reinsured .....	.....	\$ 78,698	.....	.....	.....	\$ 5,000	.....	.....	\$ 83,698

MISCELLANEOUS

Additional Accidental Death Benefits:	\$122,405
Gross amount issued	972,125
In Force .....	.....

Reinsured	\$122,405
Reinsured	972,125

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT

AS AT DECEMBER 31st, 1933

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance.
Acadia Fire Insurance Company	T. L. Tennent	Calgary	Fire, Tornado, Explosion, Sprinkler Leakage, Weather.
Aetna Insurance Company	G. L. Pratt	Calgary	Fire, Hail, Tornado, Inland Marine, Sprinkler Leakage, Riot, Civil Commotion, Explosion.
Aetna Life Insurance Company	C. S. Bell	Calgary	Life.
Alberta Life and Accident Insurance Company	J. D. D. Spence	Calgary	Sickness and Accident.
Alliance Assurance Company, Ltd.	H. M. Martin	Edmonton	Fire, Sickness, Accident, Burglary, Plate Glass, Auto, Explosion, Sprinkler Leakage, Guar- antee, Inland Transportation, Tornado, Weather.
Alliance Insurance Company of Philadelphia	H. V. Heal	Calgary	Fire, Auto, Hail, Sprinkler Leakage, Explosion, Inland Transportation, Tornado.
American Alliance Insurance Company	C. H. Dunham	Calgary	Fire, Tornado, Auto, Earthquake, Inland Transportation, Sprinkler Leakage, Aircraft, Explosion, Hail.
American Central Insurance Company	H. Milton Martin	Edmonton	Fire, Tornado, Explosion.
American Insurance Company	J. L. Brown	Edmonton	Fire, Limited Explosion, Tornado, Sprinkler Leakage.
Anglo-Scottish Insurance Company, Limited	Chas. E. Lane	Calgary	Fire, Sprinkler Leakage, Explosion, Auto.
Atlas Assurance Company, Ltd., London, England	W. R. Pallister	Calgary	Fire, Sprinkler Leakage, Explosion, Tornado, Inland Transportation, Accident, Auto, Burg- lary, Plate Glass, Weather.
Agricultural Insurance Company	H. H. Buchanan	Calgary	Fire, Limited Explosion, Sprinkler Leakage, In- land Transportation, Weather.
American Automobile Fire Insurance Company	Geo. E. Hotson	Medicine Hat	Auto and Theft.
American Automobile Insurance Company	Geo. E. Hotson	Medicine Hat	Auto (excluding Fire).
Balaise Fire Insurance Company	G. E. H. Smith	Edmonton	Fire.
Beaver Fire Insurance Company	C. A. Hyndman	Edmonton	Fire, Sprinkler Leakage, Tornado.
The Bee Hail Insurance Company of Paris	J. F. Quigley	Calgary	Hail.
Boiler Inspection & Insurance Company of Canada	Hornbrook, Whittemore & Allan	Calgary	Steam Boiler, Engine and Breakage of Elec- trical Machinery.

Boston Insurance Company	J. H. Goodwin	Calgary	Fire, Sprinkler Leakage, Inland Transportation, Limited Explosion, Weather.
British America Assurance Company	Thos. S. Magee	Edmonton	Fire, Auto, Inland Transportation, Explosion, Sprinkler Leakage, Tornado, Lightning, Weather, Guarantee, Burglary, Inland Marine, Accident, Sickness, Use and Occupancy, Rent, Profit, Plate Glass, Liability, Marine.
British Canadian Insurance Company	H. A. Benjamin, Ltd.	Calgary	Fire, Auto, Explosion, Inland Transportation, Use and Occupancy, Rent, Profit, Inland Marine, Steam Boiler, Sprinkler Leakage, Tornado, Lightning, Burglary, Guarantee, Accident, Sickness, Plate Glass, Marine, Liability, Weather.
British Empire Assurance Company	E. B. Allsopp	Edmonton	Fire, Auto, Explosion, Inland Transportation, Lightning, Use and Occupancy, Rent, Profit, Tornado, Sprinkler Leakage, Burglary, Guarantee, Accident, Sickness, Plate Glass, Inland Marine, Liability, Marine, Weather.
British Colonial Fire Insurance Company	Sydney Wood	Edmonton	Fire, Sprinkler Leakage, Explosion, Tornado, Auto.
British Crown Assurance Corporation, Ltd.	H. D. Patterson	Calgary	Fire, Sprinkler Leakage, Tornado, Explosion, Weather.
British & European Insurance Company, Ltd.	J. H. Goodwin	Calgary	Fire, Tornado, Explosion, Sprinkler Leakage.
British General Insurance Company, Ltd.	F. H. Kenwood	Edmonton	Fire, Tornado, Explosion, Auto, Sprinkler Leakage.
British Law Insurance Company of London	T. W. Teape	Edmonton	Fire, Explosion, Tornado, Sprinkler Leakage, Weather.
British Northwestern Fire Insurance Company	H. D. Patterson	Calgary	Fire, Sprinkler Leakage, Tornado, Explosion, Accident, Sickness, Employer's Liability, Inland Transportation, Plate Glass, Burglary.
British Oak Insurance Company	G. L. Peet	Calgary	Fire, Inland Transportation, Auto, Use and Occupancy, Rent, Profit, Weather, Inland Marine, Sprinkler Leakage, Explosion, Guarantee, Plate Glass, Burglary, Steam Boiler, Live Stock.
British Traders' Insurance Company, Ltd.	C. E. Demeritt	Calgary	Fire, Auto, Sprinkler Leakage, Explosion, Use and Occupancy, Rent, Profit, Riot, Civil Commotion, Tornado, Property Damage.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31st, 1933—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance.
Caledonian American Insurance Co. of New York	T. W. Teape	Edmonton	Fire, Sprinkler Leakage, Tornado, Explosion.
Caledonian Insurance Company	Hugh Melvin	Calgary	Fire, Explosion, Sprinkler Leakage, Tornado, Auto.
California Insurance Company of San Francisco	J. A. McKinnon	Edmonton	Fire, Explosion, Sprinkler Leakage, Tornado.
Canada Accident & Fire Assurance Company	W. H. Skinner	Calgary	Fire, Accident, Sickness, Auto, Burglary, Guarantee, Liability, Sprinkler Leakage, Explosion, Tornado.
Canada Life Assurance Company	C. E. Bissell	Calgary	Life.
Canada Security Assurance Company	R. F. Swaine	Calgary	Fire, Auto, Explosion, Sprinkler Leakage, Tornado, Plate Glass, Inland Transportation, Accident, Sickness, Burglary, Guarantee.
Canadian Fire Insurance Company	W. J. Snaddon	Calgary	Fire, Auto, Plate Glass, Sprinkler Leakage, Burglary, Guarantee, Explosion, Tornado, Live Stock.
Canadian General Insurance Company	G. L. Peet	Calgary	Fire, Auto, Use & Occupancy, Rent, Profit, Weather, Inland Marine, Inland Transportation, Sprinkler Leakage, Explosion, Guarantee, Plate Glass, Burglary, Public Liability, Property Liability.
County Fire Insurance Company of Philadelphia	James O. Miller	Calgary	Fire, Auto, Explosion, Sprinkler Leakage, Earthquake, Tornado, Inland Transportation.
Canadian Indemnity Company	W. J. Snaddon	Calgary	Fire, Guarantee, Burglary, Auto, Inland Transportation, Plate Glass, Forgery, Accident.
Canadian Surety Company	J. G. Butler	Edmonton	Guarantee, Plate Glass, Burglary, Forgery, Auto, Fire, Sprinkler Leakage, Tornado, Explosion.
Car & General Insurance Corporation, Ltd.	United Grain Growers	Calgary	Fire, Accident, Sickness, Use & Occupancy, Rent, Profit, Weather, Inland Marine, Inland Transportation, Sprinkler Leakage, Explosion, Guarantee, Burglary, Auto, Property Liability.
Casualty Company of Canada	H. Norman Hanly	Calgary	Plate Glass, Fire, Burglary, Auto, Accident, Sickness, Guarantee, Liability, Inland Transportation.

Central Canadian Insurance Company	N. Roy Weber	Edmonton	Fire, Auto, Employer's Liability, Weather, Inland Transportation, Inland Marine, Sprinkler Leakage, Plate Glass, Explosion, Steam Boiler, Burglary, Theft, Guarantee.
Central Insurance Company, Limited	H. A. Benjamin	Calgary	Fire, Explosion, Auto, Sprinkler Leakage, Use & Occupancy, Rent, Profit, Weather, Inland Marine, Inland Transportation, Guarantee, Plate Glass, Burglary, Steam Boiler, Live Stock.
Central Manufacturers' Mutual Insurance Co.	J. B. Gillies	Edmonton	Mutual Fire and Auto.
Century Insurance Company, Limited	C. E. Lane	Calgary	Fire, Sprinkler, Leakage, Explosion, Guarantee, Plate Glass, Burglary, Auto.
Citizens' Insurance Company of New Jersey	J. B. Slessor	Edmonton	Fire, Hail, Tornado, Sprinkler Leakage, Limited Explosion.
Columbia Insurance Company	T. L. Tennent	Calgary	Fire, Explosion, Sprinkler Leakage, Weather.
Commercial Life Assurance Company	J. W. Glenwright	Edmonton	Life.
Commercial Union Assurance Company of London ..	C. H. Chapman	Edmonton	Fire, Limited Explosion, Sprinkler Leakage, Plate Glass, Auto, Burglary, Inland Transportation, Tornado, Tourist Baggage, Use & Occupancy.
Confederation Life Association	J. V. Cook	Edmonton	Life.
Connecticut Fire Insurance Co. of Hartford	H. B. MacDonald	Calgary	Fire, Hail, Explosion, Sprinkler Leakage, Weather, Use & Occupancy, Rent, Profit, Inland Transportation.
Camden Fire Insurance Association	J. G. Butler	Edmonton	Fire, Sprinkler Leakage, Auto, Explosion.
Continental Casualty Company	C. S. Bell	Calgary	Accident, Sickness, Auto, Plate Glass, Burglary, Liability.
City of New York Insurance Company	H. A. Benjamin	Calgary	Fire, Sprinkler Leakage, Limited Explosion, Hail, Tornado.
Continental Insurance Company of New York	H. A. Benjamin	Calgary	Fire, Tornado, Sprinkler Leakage, Inland Transportation, Use & Occupancy, Rent, Profit, Hail, Auto, Earthquake, Aircraft, Property Damage, Explosion.
Continental Life Insurance Company	J. Q. Foy	Edmonton	Life.
Cornhill Insurance Company, Limited	G. E. H. Smith	Edmonton	Fire, Explosion, Sprinkler Leakage, Tornado, Auto.
Crown Life Insurance Company	L. St. C. Gaetz	Edmonton	Life.
Dominion of Canada General Insurance Company ..	H. Norman Hanly	Calgary	Accident, Sickness, Plate Glass, Fire, Guarantee, Burglary, Life, Auto, Liability, Inland Transportation, Steam Boiler.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31st, 1933—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance.
Dominion Fire Insurance Company	G. E. H. Smith	Edmonton	Fire, Auto, Plate Glass.
Dominion Life Assurance Company	J. A. Mather	Calgary	Life.
The T. Eaton Life Assurance Company	R. S. McCordick	Calgary	Life.
Eagle, Star & British Dominions Insurance Company, Ltd.	H. D. Patterson	Calgary	Fire, Plate Glass, Sprinkler Leakage, Tornado, Explosion, Weather, Inland & Ocean Marine.
Ensign Insurance Company	G. E. H. Smith	Calgary	Fire.
Empire Life Insurance Company	G. M. Bell	Calgary	Life.
Employers' Liability Assurance Corporation, Ltd.	V. Grace	Calgary	Fire, Accident, Sickness, Auto, Guarantee, Burglary, Plate Glass, Sprinkler Leakage, Steam Boiler, Tornado, Property Damage.
Equitable Fire & Marine Insurance Company	H. W. Allan	Calgary	Fire, Hail, Explosion, Sprinkler Leakage, Weather, Use & Occupancy, Rent, Profit, Inland Transportation.
Essex & Suffolk Equitable Insurance Society, Ltd.	W. R. Pallister	Calgary	Fire, Sprinkler Leakage, Limited Explosion, Tornado, Weather.
Excelsior Life Insurance Company	E. H. Molstrad	Edmonton	Life.
Fidelity Insurance Company of Canada	N. Roy Weber	Edmonton	Guarantee, Plate Glass, Auto, Burglary, Accident, Sickness, Liability.
Fidelity-Phoenix Fire Insurance Company of New York	H. A. Benjamin	Calgary	Fire, Tornado, Explosion, Sprinkler Leakage, Inland Transportation, Use & Occupancy, Rent, Profit, Hail, Earthquake, Property Damage, Aircraft, Auto.
Fidelity & Casualty Company of New York	G. L. Peet	Calgary	Aviation, Auto (excluding Fire), Accident, Sickness, Burglary, Plate Glass, Steam Boiler, Guarantee.
Fire Association of Philadelphia	Hornibrook, Whittemore & Allan	Calgary	Fire, Tornado, Limited Explosion, Sprinkler Leakage.
Fire Insurance Company of Canada	J. F. Quigley	Calgary	Fire, Explosion.
Firemen's Fund Insurance Company	Harry V. Bell	Calgary	Fire, Inland Transportation, Sprinkler Leakage, Explosion, Weather, Use & Occupancy, Rent, Profit, Inland Marine.

Firemen's Insurance Company of Newark	G. E. H. Smith	Edmonton	Fire.
First American Fire Insurance Company	H. A. Benjamin	Calgary	Fire, Tornado, Inland Transportation, Sprinkler Leakage, Explosion, Use & Occupancy, Rent, Profit, Hail.
First National Insurance Company of America	R. W. Henry	Edmonton	Fire, Sprinkler Leakage, Tornado, Auto, Explo- sion.
Franklin Fire Insurance Co. of Philadelphia	A. C. Hagen	Calgary	Fire, Auto, Tornado, Sprinkler Leakage.
General Accident Assurance Co. of Canada	R. C. Borland	Calgary	Fire, Accident, Sickness, Steam Boiler, Burglary, Guarantee, Auto, Plate Glass, Sprinkler Leakage, Electrical Machinery, Explosion, Tornado.
General Accident Fire & Life Assurance Corporation, Ltd.	W. R. Hull	Calgary	Fire, Sprinkler Leakage, Auto, Windstorm, Ex- plosion, Liability, Burglary, Plate Glass, Acci- dent, Sickness, Inland Transportation, Inland Marine.
General Casualty Insurance Co. of Paris, France	T. W. Baker	Calgary	Accident, Sickness, Auto (excluding Fire), Burg- lary, Plate Glass, Hail, Guarantee, Inland Transportation.
General Casualty Company of America	R. W. Henry	Edmonton	Plate Glass, Auto (excluding Fire).
General Exchange Insurance Corporation	T. B. Crabtree	Calgary	Auto (excluding Public Liability).
General Fire Insurance Co. of Paris	J. L. Brown	Edmonton	Fire, Limited Explosion, Tornado, Sprinkler Leakage.
General Insurance Company of America	R. W. Henry	Edmonton	Fire, Sprinkler Leakage, Tornado, Auto, Inland Transportation, Property Damage, Explosion.
German Mutual Fire Insurance Company	S. H. Reist	Wetaskiwin	Mutual Fire.
Girard Fire & Marine Insurance Company	G. E. H. Smith	Edmonton	Fire.
Great American Insurance Company	H. B. MacDonald	Calgary	Fire, Tornado, Auto, Hail, Explosion, Riot, Inland Transportation, Aircraft, Sprinkler Leakage, Property Damage, Earthquake.
Glens Falls Insurance Company	C. H. Dunham	Calgary	Fire, Auto, Explosion, Ocean Marine, Earth- quake, Inland Navigation and Transporta- tion, Weather, Sprinkler Leakage, Riot, Civil Commotion, Aircraft.
Globe Indemnity Company of Canada	J. O. Miller	Calgary	Fire, Accident, Sickness, Plate Glass.
Globe & Rutgers Fire Insurance Co. of New York	C. A. Brine	Edmonton	Fire, Inland Transportation, Explosion, Sprinkler Leakage, Tornado, Earthquake, Auto.
Grain Insurance & Guarantee Company	G. H. Van Allen	Edmonton	Fire, Guarantee, Burglary, Surety.
Great West Life Assurance Company	N. White	Calgary	Life.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31st, 1933—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance.
Guarantee Company of North America	F. W. Mapson	Calgary	Guarantee.
Guardian Assurance Company, Ltd., of London	W. H. Skinner	Calgary	Fire, Sprinkler Leakage, Explosion, Tornado.
Great American Indemnity Company	Jas. O. Miller	Calgary	Auto, Plate Glass.
Guardian Insurance Company of Canada	W. H. Skinner	Calgary	Fire, Accident, Sickness, Plate Glass, Liability, Burglary, Guarantee, Auto, Tornado, Sprinkler Leakage, Steam Boiler, Explosion, Inland Transportation.
Guildhall Insurance Company, Ltd.	C. L. Jacques	Calgary	Fire, Auto, Burglary, Explosion, Plate Glass, Sprinkler Leakage, Tornado.
Hardware Dealers' Mutual Fire Insurance Company	D. T. Mills	Calgary	Mutual Fire, Auto, Tornado, Theft.
Halifax Fire Insurance Company	G. E. H. Smith	Edmonton	Fire, Auto, Plate Glass, Sprinkler Leakage, Use & Occupancy, Rent, Profit.
Hartford Accident & Indemnity Company	W. R. Cope	Calgary	Auto, Accident, Sickness, Burglary, Plate Glass, Guarantee.
Hartford Fire Insurance Company	W. R. Cope	Calgary	Fire, Explosion, Tornado, Auto, Inland Transportation, Cyclone, Sprinkler Leakage, Aviation, Hail, Weather, Earthquake, Property Damage, Marine, Transit.
Hartford Live Stock Insurance Company	W. R. Cope	Calgary	Live Stock.
Home Assurance Company of Canada	F. A. Ogilvie	Calgary	Sickness, Accident, Plate Glass, Auto, Fire.
Home Insurance Company of New York	J. A. MacKinnon	Edmonton	Fire, Auto, Hail, Sprinkler Leakage, Burglary, Tornado, Inland Transportation, Explosion, Property Damage, Weather, Earthquake.
Home Fire & Marine Insurance Co. of California	Alexander Lamont	Calgary	Fire, Sprinkler Leakage, Explosion, Use & Occupancy, Rent, Profit, Weather, Inland Marine, Inland Transportation.
Home Indemnity Company of New York	A. C. Hagen	Calgary	Auto (excluding Fire).
Hudson's Bay Insurance Company	E. S. Buchan	Calgary	Fire, Explosion, Tornado, Auto, Sprinkler Leakage, Accident, Sickness, Guarantee, Burglary, Steam Boiler, Plate Glass, Weather.
Homestead Fire Insurance Co. of Baltimore	J. A. MacKinnon	Edmonton	Fire, Sprinkler Leakage, Tornado, Explosion, Auto.

Imperial Assurance Company	T. L. Tennant	Calgary	Fire, Explosion, Sprinkler Leakage, Weather.
Imperial Guarantee & Accident Insurance Co.	C. E. McManus	Edmonton	Fire, Auto, Explosion, Inland Transportation, Lightning, Tornado, Sprinkler Leakage, Burglary, Use & Occupancy, Rent, Profit, Guarantee, Accident, Plate Glass, Sickness, Liability, Marine, Inland Marine, Weather.
Imperial Insurance Office	J. H. Robson	Edmonton	Fire, Accident, Sickness, Auto, Guarantee, Explosion, Sprinkler Leakage, Tornado, Burglary, Plate Glass, Liability, Weather, Inland Transportation, Property Damage.
Imperial Life Assurance Company of Canada	H. K. Hunt	Calgary	Life.
Indemnity Insurance Company of North America	H. V. Heal	Calgary	Sickness, Accident, Plate Glass, Forgery, Guarantee, Auto (excluding Fire), Burglary, Live Stock.
Insurance Company of North America	H. V. Heal	Calgary	Fire, Auto, Hail, Explosion, Inland Transportation, Sprinkler Leakage, Aircraft, Tornado, Earthquake.
Insurance Company of the State of Pennsylvania	W. R. Bradley	Calgary	Fire, Tornado, Sprinkler Leakage, Explosion.
Law, Union & Rock Insurance Company of London	E. S. Buchan	Calgary	Fire, Accident, Sickness, Auto, Guarantee, Burglary, Plate Glass, Weather, Liability, Surety.
London & County Insurance Company, Ltd.	J. H. Robson	Edmonton	Fire, Sprinkler Leakage, Tornado, Weather, Explosion.
Legal & General Assurance Society, Ltd.	E. D. Arnold	Calgary	Fire, Auto, Tornado, Sprinkler Leakage, Explosion.
Liverpool & London & Globe Insurance Company, Ltd.	C. E. McManus	Edmonton	Fire, Plate Glass, Sickness, Accident.
-Liverpool-Manitoba Assurance Company	H. L. Gillies	Calgary	Fire, Auto, Explosion, Sprinkler Leakage, Tornado.
Local Government Guarantee Society, Ltd.	Administration & Trust Co.	Edmonton	Fire.
London Assurance Corporation	Hornbrook, Whitemore & Allan	Calgary	Fire, Explosion, Auto, Sprinkler Leakage, Tornado, Inland Transportation, Weather.
London Canada Insurance Company	W. R. Cope	Calgary	Fire, Hail, Auto, Tornado, Limited Explosion, Sprinkler Leakage.
London Guarantee & Accident Company, Ltd.	Chapman & Slessor	Edmonton	Fire, Sickness, Accident, Guarantee, Plate Glass, Burglary, Auto, Sprinkler Leakage, Tornado, Explosion, Inland Transportation, Weather.
London & Lancashire Guarantee & Accident Co. of Canada	C. G. Scarth	Edmonton	Accident, Sickness, Auto, Guarantee, Plate Glass, Liability, Burglary, Fire.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31st, 1933—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance.
London & Lancashire Insurance Company, Ltd.	J. S. Kirkpatrick	Edmonton	Fire, Auto, Inland Marine, Explosion, Tornado, Sprinkler Leakage.
London Life Insurance Company	J. G. Graham	Edmonton	Life, Accident, Sickness.
London & Scottish Assurance Corporation, Ltd.	V. H. Anderson	Calgary	Life, Fire, Auto, Burglary, Plate Glass, Sprinkler Leakage, Weather, Limited Explosion, Inland Transportation.
London & Provincial Marine & General Insurance Co., Ltd.	Jas. O. Miller	Calgary	Fire, Accident, Auto, Burglary, Guarantee, Fidelity, Surety, Plate Glass, Sickness, Sprinkler Leakage, Tornado, Explosion, Weather, Property Damage.
Loyal Protective Insurance Company	John Banks	Calgary	Accident, Sickness.
Lumbermen's Mutual Casualty Company	J. B. Gillies	Edmonton	Auto (excluding Fire and Theft), Plate Glass, Life.
Manufacturers' Life Insurance Company	R. A. Robertson	Edmonton	Accident, Sickness, Plate Glass, Guarantee, Sprinkler Leakage, Steam Boiler, Flywheel, Forgery, Burglary, Electrical Machinery, Aircraft, Auto (excluding Fire).
Maryland Casualty Company	J. O. Miller	Calgary	Fire, Explosion, Hail, Sprinkler Leakage, Tornado, Inland Transportation, Use & Occupancy, Rent, Profit.
Maryland Insurance Company	C. E. McManus	Edmonton	Fire, Explosion, Tornado, Sprinkler Leakage.
Mercantile Fire Insurance Company	T. N. Bowden	Edmonton	Accident, Sickness, Auto.
Merchants' Casualty Insurance Company	H. R. Harris	Edmonton	Fire, Sprinkler Leakage, Tornado, Auto, Property Damage.
Merchants' Marine Insurance Company, Ltd.	C. B. Carr	Calgary	Fire, Tornado, Sprinkler Leakage, Explosion.
Merchants' & Manufacturers' Fire Insurance Company	S. O. Tyndale	Calgary	Plate Glass, Burglary, Auto, Guarantee, Live Stock, Fidelity, Inland Marine, Parcel Post, Registered Mail, Transit, Liability.
Merchants' & Traders' Assurance Company	C. H. Dunham	Calgary	Plate Glass, Accident, Sickness, Liability, Guarantee, Forgery, Auto (excluding Fire), Burglary.
Metropolitan Casualty Insurance Company of New York	R. W. Newman	Edmonton	

Metropolitan Life Insurance Company	C. D. Lemmon	Edmonton	Life, Accident, Sickness.
Michigan Fire & Marine Insurance Company	C. E. McManus	Edmonton	Fire, Tornado, Sprinkler Leakage, Explosion, Hail.
Mill Owners' Mutual Fire Insurance Company	W. T. Coote	Edmonton	Mutual Fire, Explosion, Sprinkler Leakage.
Mercury Insurance Company	J. R. Welton	Calgary	Fire, Auto, Sprinkler Leakage, Tornado, Explosion.
Minnesota Implement Mutual Fire Insurance Company	D. L. Mills	Calgary	Mutual Fire, Auto, Theft, Tornado.
Monarch Life Assurance Company	D. L. Buie	Calgary	Life.
Montreal Life Insurance Company	C. Gardner-Smith	Calgary	Life.
Motor Union Insurance Company, Ltd.	T. Baile	Calgary	Fire, Accident, Plate Glass, Sickness, Use & Occupancy, Rent, Profit, Weather, Inland Marine, Inland Transportation, Sprinkler Leakage, Explosion, Guarantee, Burglary, Property Liability, Auto, Steam Boiler, Live Stock.
Mutual Life Assurance Company of Canada	C. W. G. Browning	Edmonton	Life.
Mutual Relief Life Insurance Company	Lloyd J. Meyer	Edmonton	Mutual Life.
National Ben Franklin Fire Insurance Company	G. E. H. Smith	Edmonton	Fire and Auto.
National Fire Insurance Co. of Hartford	Thos. S. Magee	Edmonton	Fire, Tornado, Inland Transportation, Sprinkler Leakage, Explosion.
National Surety Corporation	T. A. Hornibrook	Calgary	Fidelity, Surety, Burglary, Forgery, Fraud.
Nationale Fire Insurance Company of Paris	H. M. Martin	Edmonton	Fire and Explosion.
National Life Assurance Co. of Canada	W. C. Barrie	Edmonton	Life.
National Plate Glass Insurance Company	S. O. Tyndale	Calgary	Plate Glass.
National Provincial Insurance Company, Ltd.	Sidney Kidd	Calgary	Fire, Use & Occupancy, Rent, Profit, Weather, Inland Marine, Inland Transportation, Sprinkler Leakage, Explosion, Auto, Guarantee, Plate Glass, Burglary, Steam Boiler, Live Stock.
National Surety Company of New York	T. A. Hornibrook	Calgary	Surety, Burglary, Fidelity, Credit, Forgery, Fraud, Plate Glass.
National Union Fire Insurance Company of Pittsburgh	H. B. MacDonald	Calgary	Fire, Tornado, Explosion, Inland Transportation, Auto, Sprinkler Leakage, Earthquake.
National Liverpool Insurance Company	G. R. H. Anderson	Calgary	Fire, Use & Occupancy, Rent, Profit, Weather, Inland Marine, Inland Transportation, Sprinkler Leakage, Explosion.
National Liberty Insurance Company of America	A. C. Hagen	Calgary	Fire, Explosion, Sprinkler Leakage, Tornado.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31st, 1933—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance.
Newark Fire Insurance Company	Leo Nichols	Calgary	Fire, Explosion, Tornado, Auto, Sprinkler Leakage, Weather.
New Brunswick Fire Insurance Company	C. H. Dunham	Calgary	Fire, Explosion, Tornado, Sprinkler Leakage.
New Hampshire Fire Insurance Company	Whyte, McPherson & Butler.	Edmonton	Fire, Sprinkler Leakage, Limited Explosion, Weather.
New York Life Insurance Company	A. C. Newcomb	Calgary	Life.
New York Underwriters' Insurance Company	E. S. Buchan	Calgary	Fire, Use & Occupancy, Rent, Profit, Weather, Inland Marine, Inland Transportation, Sprinkler Leakage, Explosion, Auto, Guarantee, Plate Glass, Burglary, Steam Boiler, Live Stock.
Niagara Fire Insurance Company	C. E. McManus	Edmonton	Fire, Explosion, Tornado, Hail, Sprinkler Leakage, Property Damage, Inland Transportation, Use & Occupancy, Rent, Profit, Earthquake, Aircraft, Auto.
Northern Assurance Company, Ltd., of London	James Cleave	Calgary	Fire, Accident, Sickness, Plate Glass, Burglary, Auto, Guarantee, Limited Explosion, Sprinkler Leakage, Inland Transportation, Steam Boiler, Weather, Property Damage.
Northern Life Assurance Company of Canada	Peter L. Hyde	Calgary	Life.
North American Life Assurance Company	R. E. Staples	Edmonton	Life.
North British & Mercantile Insurance Company, Ltd.	A. E. Bibbs	Calgary	Fire, Tornado, Sprinkler Leakage, Accident, Sickness, Guarantee, Auto, Burglary, Plate Glass, Inland Transportation, Explosion, Weather.
North Empire Fire Insurance Company	A. White	Edmonton	Fire, Sprinkler Leakage, Explosion, Weather, Tornado.
North River Insurance Company	W. R. Cope	Calgary	Fire, Tornado, Sprinkler Leakage, Explosion, Use & Occupancy, Rent, Profit, Inland Transportation.
North West Fire Insurance Company	W. A. Dymock	Calgary	Fire.
North Western Mutual Fire Association	A. C. MacKay	Calgary	Mutual Fire, Auto, Tornado, Sprinkler Leakage.

Northwestern National Insurance Company	G. E. H. Smith	Calgary	Fire, Auto, Weather, Earthquake, Inland Transportation, Property Damage.
Norwich Union Fire Insurance Society, Ltd.	R. F. Swaine	Calgary	Fire, Accident, Sickness, Plate Glass, Auto, Guarantee, Sprinkler Leakage, Burglary, Explosion, Tornado, Inland Transportation, Weather.
Occidental Fire Insurance Company	A. E. Bibbs	Calgary	Fire, Auto, Sprinkler Leakage, Tornado, Limited Explosion, Accident, Sickness, Plate Glass, Burglary.
Occidental Life Insurance Company	E. S. Selwood	Calgary	Life, Accident, Sickness.
Ocean Accident & Guarantee Corporation, Ltd.	G. L. Peet	Calgary	Accident, Sickness, Plate Glass, Fire, Auto, Guarantee, Burglary, Explosion, Sprinkler Leakage, Steam Boiler, Breakdown of Electrical Machinery, Tornado, Weather, Inland Transportation.
Ontario Equitable Life & Accident Insurance Co.	W. E. Payne	Red Deer	Life.
Pacific Coast Fire Insurance Company	C. E. Lane	Calgary	Fire, Auto, Sprinkler Leakage, Explosion.
Palatine Insurance Company, Ltd.	V. B. Graveley	Calgary	Fire, Auto, Sprinkler Leakage, Explosion, Tornado.
Patriotic Assurance Company, Ltd.	James H. Robson	Calgary	Fire, Explosion, Sprinkler Leakage, Weather.
Pearl Assurance Company, Ltd.	Z. W. Dean	Calgary	Fire, Tornado, Explosion, Sprinkler Leakage, Auto, Guarantee, Burglary, Inland Transportation.
Phenix Fire Insurance Company of Paris	T. W. Baker	Calgary	Fire, Limited Explosion.
Philadelphia Fire & Marine Insurance Company	H. V. Heal	Calgary	Fire, Inland Transportation, Tornado, Sprinkler Leakage, Explosion.
Phoenix Assurance Company, Ltd., of London, England	T. L. Tennent	Calgary	Fire, Explosion, Sprinkler Leakage, Auto, Earthquake, Burglary, Weather, Accident, Sickness, Guarantee, Inland Transportation, Plate Glass.
Phoenix Insurance Company of Hartford	Thomas Baile	Calgary	Fire, Explosion, Sprinkler Leakage, Weather, Use & Occupancy, Rent, Profit, Inland Transportation.
Pioneer Insurance Company	Leo Nichols	Calgary	Fire, Tornado, Sprinkler Leakage, Weather, Explosion.
Planet Assurance Company, Ltd.	E. S. Buchan		Fire, Windstorm, Sprinkler Leakage, Explosion.
Protective Association of Canada	A. L. McClatchie		Accident and Sickness.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31st, 1933—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance.
Provincial Insurance Company of England	G. E. H. Smith	Edmonton	Explosion, Sprinkler Leakage, Auto, Tornado, Fire.
Providence Washington Insurance Company	J. L. Brown	Edmonton	Fire, Explosion, Sprinkler Leakage, Inland Trans- portation, Hail, Tornado.
Prudential Insurance Company of America	B. F. Ogilvie	Calgary	Life, Accident, Sickness.
Prudential Assurance Company, Ltd., of London, England	H. M. E. Evans	Edmonton	Fire, Accident, Sickness, Plate Glass, Auto, Burglary, Guarantee, Inland Transportation, Tornado, Sprinkler Leakage, Explosion, Per- sonal Property.
Portage La Prairie Mutual Insurance Company	H. R. Peterson	Edmonton	Auto, Mutual Fire, Plate Glass, Burglary, Sprinkler Leakage, Weather.
Québec Fire Assurance Company	R. L. Green	Edmonton	Fire, Explosion, Sprinkler Leakage, Tornado.
Queen Insurance Company of America	Leo Nichols	Calgary	Fire, Inland Transportation, Tornado, Explosion, Sprinkler Leakage, Auto, Weather.
Railway Passengers' Assurance Company	A. E. Bibbs	Calgary	Accident, Plate Glass, Guarantee, Auto, Burg- lary, Inland Transportation, Fire, Sprinkler Leakage, Tornado, Limited Explosion, Weather, Sickness.
Reliance Insurance Company of Canada	J. F. Quigley	Calgary	Fire, Explosion, Sprinkler Leakage, Weather, Use & Occupancy, Rent, Profit, Hail.
Retail Hardware Mutual Fire Insurance Company	Donald L. Mills	Calgary	Mutual Fire, Auto, Tornado, Theft.
Retail Lumbermen's Mutual Fire Insurance Company	E. W. Stacey	Medicine Hat	Mutual Fire.
Royal Exchange Assurance	J. L. Brown	Edmonton	Fire, Accident, Sickness.
Royal Insurance Company, Ltd.	Leo Nichols	Calgary	Fire, Life, Auto, Explosion, Tornado, Sprinkler Leakage, Accident, Sickness, Guarantee, Burglary, Fly-wheel, Forgery, Steam Boiler, Plate Glass, Earthquake, Inland Transporta- tion, Weather, Breakdown of Electrical Machinery.
Royal Scottish Insurance Company, Ltd.	V. H. Anderson	Calgary	Fire, Limited Explosion, Sprinkler Leakage, Weather.
Saskatchewan Farmers' Mutual Fire Insurance Company	G. F. Harris	Edmonton	Mutual Fire, Windstorm, Auto.

Scottish Canadian Assurance Corporation	J. W. Allan	Calgary	Fire, Sprinkler Leakage, Limited Explosion.
Scottish Metropolitan Assurance Company, Ltd.	V. H. Anderson	Calgary	Fire, Auto, Guarantee, Plate Glass, Explosion, Inland Transportation, Sprinkler Leakage, Weather.
Scottish Union & National Insurance Company	G. L. Peet	Calgary	Sprinkler Leakage, Explosion, Fire, Tornado.
Sea Insurance Company, Ltd.	H. M. Killian	Calgary	Fire, Sprinkler Leakage, Limited Explosion, Tornado, Inland Transportation.
Security Insurance Company of New Haven, Conn.	H. B. MacDonald	Calgary	Fire, Sprinkler Leakage, Limited Explosion, Tornado.
Sentinel Fire Insurance Company of Springfield, Mass.	E. B. Allsopp	Edmonton	Fire, Tornado, Sprinkler Leakage, Explosion, Hail, Auto.
Saskatchewan Life Insurance Company	A. D. Martyn	Edmonton	Life.
Southern Insurance Company	N. Roy Weber	Edmonton	Fire, Auto, Sprinkler Leakage, Explosion.
Sovereign Life Assurance Company	Helen Naismith	Edmonton	Life.
Springfield Fire & Marine Insurance Company	E. B. Allsopp	Edmonton	Fire, Tornado, Auto, Hail, Sprinkler Leakage, Explosion.
Standard Life Assurance Company	W. M. McKenzie	Banff	Life.
St. Paul Fire & Marine Insurance Company	E. B. Allsopp	Edmonton	Fire, Tornado, Auto, Inland Transportation, Hail, Sprinkler Leakage, Explosion, Earthquake.
St. Paul Mercury Indemnity Company of St. Paul	J. R. Welton	Calgary	Auto (excluding Fire).
Sun Insurance Office, Ltd.	James H. Robson	Edmonton	Fire, Sickness, Accident, Explosion, Guarantee, Sprinkler Leakage, Auto, Tornado, Burglary, Plate Glass, Liability, Property Damage, Weather, Inland Transportation, Earthquake.
Sun Life Assurance Company of Canada	R. F. Sutton	Edmonton	Life.
State Assurance Company, Ltd.	C. H. Chapman	Edmonton	Fire, Use & Occupancy, Rent, Profit, Weather, Inland Marine, Inland Transportation, Sprinkler Leakage, Explosion.
Toronto General Insurance Company	J. F. Quigley	Calgary	Fire, Auto, Inland Transportation, Plate Glass, Burglary, Liability, Guarantee, Rent, Profit, Use & Occupancy, Explosion, Weather, Sprinkler Leakage, Inland Marine.
Travelers' Indemnity Company	F. H. Whitney	Calgary	Accident, Plate Glass, Auto (excluding Fire), Steam Boiler, Burglary, Fly-wheel, Breakdown of Electrical Machinery.
Travelers' Insurance Company	F. H. Whitney	Calgary	Life, Accident, Sickness.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31st, 1933—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance.
Travelers' Fire Insurance Company	F. H. Whitney	Calgary	Fire, Inland Transportation, Sprinkler Leakage, Tornado, Explosion, Auto, Weather, Aircraft, Property Damage.
Union Assurance Society, Ltd., of London	F. W. Mapson	Calgary	Fire, Auto, Burglary, Inland Transportation, Sprinkler Leakage, Explosion, Tornado, Plate Glass.
Union, Fire, Accident and General Insurance Co. of Paris	G. F. Harris	Edmonton	Fire, Explosion, Auto, Sprinkler Leakage, Tornado, Weather.
Union Insurance Society of Canton, Ltd.	Toole, Peet & Co.	Calgary	Fire, Auto, Sickness, Accident, Liability, Inland Transportation, Sprinkler Leakage, Explosion, Burglary, Plate Glass, Guarantee, Property Damage, Use & Occupancy, Rent, Profit, Inland & Ocean Marine, Tornado, Riot, Civil Commotion.
Union Marine & General Insurance Company, Ltd.	T. L. Tennent	Calgary	Fire, Sprinkler Leakage, Auto, Burglary, Plate Glass, Inland Transportation, Explosion, Weather, Accident, Sickness, Guarantee.
United British Insurance Company, Ltd.	G. R. H. Anderson	Calgary	Fire, Use & Occupancy, Rent, Profit, Weather, Inland Marine, Inland Transportation, Sprinkler Leakage, Explosion, Auto, Guarantee, Plate Glass, Burglary, Steam Boiler, Live Stock.
United Mutual Fire Insurance Company	S. A. Dickson	Edmonton	Fire, Sprinkler Leakage, Explosion, Tornado.
United States Fidelity & Guarantee Company	C. E. Tait	Calgary	Guarantee, Accident, Sickness, Plate Glass, Burglary, Auto, Liability.
United States Fire Insurance Company	G. R. Johnson	Edmonton	Fire, Tornado, Explosion, Inland Transportation, Sprinkler Leakage.
United Firemen's Insurance Company of Philadelphia	T. L. Tennent	Calgary	Fire, Sprinkler Leakage, Explosion, Weather.
Urbaine Fire Insurance Company of Paris	F. R. Freeze	Calgary	Fire, Sprinkler Leakage, Tornado, Explosion, Weather.
Wawanesa Mutual Insurance Company	C. Nairn	Edmonton	Mutual Fire, Windstorm, Auto.

Westchester Fire Insurance Company of New York	T. J. S. Skinner	Calgary	Fire, Hail, Sprinkler Leakage, Weather, Use & Occupancy, Rent, Profit, Explosion.
Western Assurance Company	E. S. Buchan	Calgary	Fire, Auto, Marine, Explosion, Inland Transportation, Tornado, Lightning, Burglary, Guarantee, Sprinkler Leakage, Plate Glass, Accident, Sickness, Use & Occupancy, Rent, Profit, Inland Marine, Liability, Weather.
Western Empire Life Assurance Company	G. H. Driver	Calgary	Life.
Western Life Assurance Company	J. P. Switek	Calgary	Life.
World Fire & Marine Insurance Company	G. R. H. Anderson	Calgary	Fire, Tornado, Sprinkler Leakage, Explosion, Inland Transportation, Auto, Hail, Riot, Civil Commotion.
Westminster Fire Office	Frank R. Freeze	Calgary	Fire, Sprinkler Leakage, Tornado, Explosion, Weather, Auto.
Yorkshire Insurance Company, Ltd.	Hornbrook, Whittemore & Allan	Calgary	Fire, Accident, Sickness, Live Stock, Plate Glass, Auto, Sprinkler Leakage, Burglary, Limited Explosion.
Zurich General Accident & Liability Insurance Company	B. C. MacMillan	Calgary	Accident, Sickness, Auto, Burglary, Plate Glass, Liability.

RECIPROCAL OR INTER-INSURANCE EXCHANGES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31st, 1933

Name of Exchange.	Chief Agent or Attorney in Alberta	Address	Classes of Insurance.
Affiliated Underwriters	Superintendent of Insurance	Edmonton	Fire, Lightning, Sprinkler Leakage, Windstorm, Explosion, Aircraft.
Individual Underwriters	Superintendent of Insurance	Edmonton	Fire, Lightning, Sprinkler Leakage, Windstorm, Explosion, Aircraft.
Lumbermen's Underwriting Alliance	Superintendent of Insurance	Edmonton	Fire, Tornado.
Manufacturing Lumbermen's Underwriters	Superintendent of Insurance	Edmonton	Fire.
Metropolitan Inter-Insurers	Superintendent of Insurance	Edmonton	Fire, Lightning, Sprinkler Leakage, Windstorm, Explosion, Aircraft.
New York Reciprocal Underwriters	Superintendent of Insurance	Edmonton	Fire, Lightning, Sprinkler Leakage, Windstorm, Explosion, Aircraft.
Retail Lumbermen's Inter-Insurance Exchange	Superintendent of Insurance	Edmonton	Fire, Tornado.
Underwriter's Exchange	Superintendent of Insurance	Edmonton	Fire, Sprinkler Leakage, Windstorm, Explosion, Aircraft.
Warner Reciprocal Insurers	Superintendent of Insurance	Edmonton	Fire, Lightning, Sprinkler Leakage, Use & Occu- pancy, Earthquake, Riot, Civil Commotion, Aircraft, Weather, Rent, Auto, Property Damage, Explosion.

LIST OF UNDERWRITERS' AGENCIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31st, 1933

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance.
Britannic Underwriters' Agency of the Employers' Assurance Corporation, Ltd.	C. B. Carr	Calgary	Fire, Auto, Sprinkler Leakage, Property Damage.
British and Canadian Underwriters of the Norwich Union Fire Insurance Company	Ronald F. Swaine	Calgary	Fire.
British Underwriters' Agency of the British Colonial Fire Insurance Company	Sydney Wood	Edmonton	Fire, Sprinkler Leakage, Explosion, Tornado, Auto.

Canadian Hardware Implement Underwriters of the Hardware Dealers' Mutual Fire Insurance Company	Donald L. Mills	Calgary	Mutual, Fire, Auto, Tornado, Theft.
Delaware Underwriters of the Westchester Fire Insurance Co.	H. W. Allan	Calgary	Fire, Explosion, Sprinkler Leakage, Weather, Use & Occupancy, Rent, Profit.
Edinburgh Underwriters' Agency of the Scottish Union & National Insurance Company	G. L. Peet	Calgary	Fire, Tornado, Sprinkler Leakage, Explosion.
Fidelity (Fire) Underwriters of the Fidelity Phenix Fire Insurance Company	Toole, Peet & Co.	Calgary	Fire, Tornado, Explosion, Inland Transportation, Sprinkler Leakage, Use & Occupancy, Rent, Profit, Hail, Auto.
Globe Underwriters' Agency of the Globe & Rutgers Fire Insurance Company	W. R. Bradley	Calgary	Fire.
London Underwriters' Agency of the London Assurance Co.	Hornbrook, Whittemore & Allan	Calgary	Fire.
Laurentian Underwriters' Agency of the British Colonial Fire Insurance Company	Sydney Wood	Edmonton	Fire, Sprinkler, Leakage, Explosion, Tornado, Auto.
Mercantile Fire & Marine Underwriters' Agency of the American Central Insurance Company	R. L. Greene	Edmonton	Fire, Tornado.
Montreal Underwriters of the Insurance Company of North America	H. V. Heal	Calgary	Fire, Hail, Auto, Explosion, Inland Transportation, Sprinkler Leakage, Tornado, Aircraft, Earthquake.
Nova Scotia Fire Underwriters' Agency of the Home Insurance Company	J. O. Miller & Co.	Calgary	Fire, Hail, Property Damage, Auto, Sprinkler Leakage, Burglary, Explosion, Tornado, Weather, Inland Transportation, Earthquake.
Pearl Underwriters' Agency of the Pearl Assurance Company, Ltd.	Z. W. Dean	Calgary	Fire & Auto.
Providence Underwriters' Agency of the Providence-Washington Insurance Company	Thomas Bailie	Calgary	Fire, Explosion, Inland Transportation, Sprinkler Leakage, Tornado.
Rochester Underwriters of the Great American Insurance Company of New York	Hornbrook, Whittemore & Allan	Calgary	Fire, Hail, Auto, Earthquake, Inland Transportation, Tornado, Sprinkler Leakage, Riot, Explosion, Aircraft, Property Damage.

LIST OF UNDERWRITERS' AGENCIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31st, 1933—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance.
Security National Underwriters' Agency of the British North- western Fire Insurance Company	H. D. Patterson	Calgary	Fire, Sprinkler Leakage, Tornado, Limited Explosion.
United Assurance Underwriters' Agency of the Canadian Indemnity Company	H. B. MacDonald	Calgary	Fire, Auto.
Winnipeg Fire Underwriters' Agency of the Home Insurance Company of New York	J. A. Miller	Calgary	Fire, Auto, Hail, Burglary, Explosion, Property Damage, Sprinkler Leakage, Tornado, Weather, Inland Transportation, Earthquake.

FRATERNAL OR MUTUAL BENEFIT SOCIETIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DEC. 31st, 1933

Name of Society	Chief Agent or Attorney in Alberta	Address	Classes of Insurance.
Alliance Nationale	Adelard Baril	Edmonton	Fraternal Life, Sickness and Accident.
Ancient Order of Foresters	A. E. Dupen	Lethbridge	Fraternal Life and Sickness.
Aid Association for Lutherans	A. J. Mueller	Edmonton	Fraternal Life, Disability and Sickness.
Ancient Order of United Workmen of the Canadian North West	A. V. Evans	Calgary	Fraternal Insurance.
Canadian Order of Foresters	H. B. Speer	Edmonton	Fraternal Life, Sickness and Funeral Benefits.
Canadian Workmen of the World	G. E. Johnson	Markerville	Fraternal Life and Sickness.
Grand Council of Catholic Mutual Benefit Association of Canada	E. McCormick	Calgary	Fraternal Life and Sickness.
Grand Orange Lodge of British America	R. J. Edgar	Calgary	Fraternal Life.
Independent Order of Foresters	P. W. Abbott	Edmonton	Fraternal Life with Sick Benefits.
Independent Order of Oddfellows, Manchester Unity	Charles A. Potter	Edmonton	Sick and Funeral Benefits.
Knights of Columbus	Wm. A. Wells	Edmonton	Fraternal Life.
Lutheran Mutual Aid Society	Wm. Wahl	Barhead	Fraternal Life and Disability.
Lutheran Brotherhood	Oluf Asper	Wetaskiwin	Fraternal Life and Disability.
Modern Workmen of America	F. F. Switzer	Calgary	Fraternal Life and Disability.
National Slovak Society of the United States of America	George Klesken	Bellevue	Fraternal Life.
Order of United Commercial Travelers	S. S. Savage	Calgary	Fraternal Benefit.
Societe des Artisans Canadiens-Francais	A. Baril	Edmonton	Fraternal Life, Accident and Sickness.
Sons of Norway	O. C. Boness	Edmonton	Fraternal Life, Accident and Sickness.
Workmen's Circle	H. Hiller	Edmonton	Fraternal Benefit.
Women's Benefit Association	Mrs. Eleanor Ritson	Calgary	Fraternal Beneficiary.

LIFE INSURANCE—PREMIUM INCOME ON ALBERTA BUSINESS, 1933

COMPANY	Net Contract Premium Income			Net Consideration for Annuities	Totals
	Ordinary	Industrial	Group		
Aetna Life Insurance Co.	\$ 29,118.55	.....	\$ 521.64	\$ 261.04	\$ 29,901.23
Confederation Life Association	389,576.52	.....	5,512.85	18,796.22	413,885.59
Canada Life Assurance Co.	574,781.10	.....	43,901.02	179,771.49	798,453.61
Continental Life Insurance Co.	105,646.76	.....	.....	7,288.34	112,935.10
Crown Life Insurance Co.	100,755.59	.....	.....	1,421.41	102,177.00
Commercial Life Assurance Co.	184,818.58	.....	27,102.57	211,921.15	313,083.22
Dominion Life Assurance Co.	294,534.89	.....	186.00	18,312.33	313,083.22
Dominion of Canada General Insurance Co.	18,924.49	.....	270.24	968.00	20,162.73
T. Eaton Life Assurance Co.	31,061.64	.....	.....	.....	31,061.64
Excelsior Life Insurance Co.	141,723.45	.....	.....	.....	141,723.45
Empire Life Insurance Co.	7,095.66	.....	.....	35.70	7,131.36
Great West Life Assurance Co.	1,072,348.24	.....	27,752.24	13,693.40	1,113,793.88
Imperial Life Assurance Co.	509,451.38	.....	1,660.73	29,649.00	540,761.11
London Life Insurance Co.	651,337.67	.....	.....	53,550.27	738,487.73
London & Scottish Assurance Corporation, Ltd.	17,393.46	\$ 3,683.79	29,916.00	.....	17,393.46
Monarch Life Assurance Co.	141,779.80	.....	.....	4,637.50	146,417.30
Montreal Life Insurance Co.	33,164.16	.....	1,300.86	.....	34,465.02
Mutual Life Assurance Co. of Canada	955,905.08	.....	8,350.20	12,983.83	977,239.11
Manufacturers' Life Insurance Co.	736,646.71	.....	.....	50,582.50	787,229.21
Metropolitan Life Insurance Co.	460,915.48	.....	21,888.95	9,349.00	959,346.74
Mutual Relief Life Insurance Co.	43,551.71	467,193.31	.....	1,918.88	45,470.59
National Life Assurance Co.	105,493.95	.....	.....	.....	105,493.95
North American Life Assurance Co.	534,173.75	.....	.....	8,835.42	547,492.48
Northern Life Assurance Co.	93,031.94	.....	4,483.21	262.28	93,530.49
New York Life Insurance Co.	476,503.31	.....	236.27	303.72	477,407.03
Occidental Life Insurance Co.	40,151.16	.....	.....	.....	40,151.16
Ontario Equitable Life & Accident Insurance Co.	70,841.67	.....	.....	.....	70,841.67
Phoenix Assurance Co. of London, England	2,594.93	.....	.....	.....	2,594.93
Prudential Insurance Co. of America	288,127.87	346,973.55	2,221.95	7,209.57	644,532.94
Royal Insurance Co., Ltd.	10,003.19	.....	.....	10,003.19	20,006.38
Sovereign Life Assurance Co.	65,617.86	.....	.....	735.95	66,353.81
Saskatchewan Life Insurance Co.	37,052.78	.....	.....	530.83	37,583.61
Standard Life Assurance Co.	14,261.21	.....	.....	.....	14,261.21
Sun Life Assurance Co.	1,289,104.66	.....	55,318.61	182,762.39	1,527,185.66
Travelers' Insurance Company	135,451.17	.....	2,113.84	100.00	137,665.01
Western Life Assurance Co.	38,442.89	.....	.....	.....	38,442.89
Western Empire Life Assurance Co.	59,765.45	.....	.....	.....	59,765.45
	\$9,761,148.71	\$817,850.65	\$232,737.28	\$604,559.07	\$11,416,295.71

LIFE INSURANCE—DISBURSEMENTS TO POLICYHOLDERS IN ALBERTA, 1933

COMPANY	Death Claims			Totals	Matured Endowments	Surrender Values	Dividends	Other Payments	Totals
	Ordinary	Industrial	Group						
Aetna	\$ 50,000.00	.....	.....	\$ 50,000.00	\$ 18,760.26	\$ 6,973.07	\$ 1,173.85	.....	\$ 58,146.92
Confederation	99,658.30	.....	\$ 1,000.00	100,658.30	.....	211,515.86	82,426.89	\$ 14,941.64	428,302.95
Canada	109,066.10	.....	27,608.00	136,674.10	74,136.20	278,940.48	114,404.82	19,924.84	624,080.44
Continental	31,304.34	.....	.....	31,304.34	3,500.00	59,803.01	9,259.78	7,149.17	111,016.30
Crown	9,574.95	.....	.....	9,574.95	14,750.00	95,054.85	14,016.00	3,807.12	137,202.92
Commercial	15,000.00	.....	15,500.00	30,500.00	43,358.00	45,199.12	15,146.93	964.26	135,188.31
Dominion	55,201.13	.....	.....	55,201.13	15,627.00	127,927.46	54,765.95	1,864.77	255,386.31
Dominion of Canada General	14,000.00	.....	.....	14,000.00	.....	7,539.03	.....	.....	21,539.03
T. Eaton	1,500.00	.....	.....	1,500.00	.....	5,771.68	1,459.08	.....	8,430.76
Excelsior	37,447.00	.....	.....	37,447.00	12,598.00	95,615.51	21,214.99	1,989.68	168,865.18
Empire .....	.....	.....	.....	.....	.....	1,240.22	.....	.....	1,240.22
Great West	196,053.65	.....	11,613.12	207,671.77	34,490.00	662,015.11	302,880.63	23,384.51	1,229,842.02
Imperial	53,833.00	.....	.....	53,833.00	21,574.00	332,159.62	88,421.25	4,297.67	500,285.54
London	13,520.30	\$ 74.00	7,000.00	26,594.30	45,266.46	122,682.50	66,691.30	7,318.62	268,583.18
London & Scottish .....	.....	.....	.....	.....	4,000.00	28,737.00	2,943.24	1,200.00	31,880.24
Monarch	21,870.70	.....	.....	21,870.70	5,000.00	80,731.08	8,277.70	12,840.31	128,769.79
Montreal .....	.....	.....	.....	.....	.....	10,537.67	1,301.21	385.00	12,752.88
Mutual	203,798.77	.....	5,000.00	208,798.77	22,477.00	330,266.08	235,342.71	164.74	797,043.30
Manufacturers	120,462.00	.....	.....	120,462.00	40,365.00	483,983.02	124,784.15	13,114.44	782,708.61
Metropolitan	65,148.00	.....	.....	65,148.00	40,329.80	390,688.80	131,091.41	28,157.11	695,385.82
Mutual Relief	11,710.00	.....	7,623.00	104,518.70	.....	8,522.04	.....	600.00	20,832.04
National	22,896.10	.....	.....	22,896.10	4,000.00	61,284.56	11,776.26	315.00	100,271.92
North American	58,330.00	.....	4,000.00	62,330.00	31,915.00	323,897.02	117,546.29	6,752.63	542,440.94
Northern	14,234.77	.....	.....	14,234.77	15,000.00	55,609.19	10,292.33	510.00	95,646.29
New York Life	103,685.00	.....	.....	103,685.00	15,846.00	218,257.08	129,288.00	25,506.77	492,582.85
Occidental	20,694.74	.....	.....	20,694.74	1,000.00	3,942.32	1,318.54	892.91	27,848.51
Ontario Equitable	9,696.00	.....	.....	9,696.00	.....	29,642.50	3,177.06	.....	42,515.56
Phoenix Assurance .....	.....	.....	.....	.....	.....	2,874.02	202.78	.....	3,076.80
Prudential	40,352.99	45,129.81	.....	85,482.80	21,751.82	329,410.77	112,498.67	10,591.04	559,735.10
Royal .....	.....	.....	.....	.....	.....	7,269.32	1,718.05	354.72	9,342.09
Sovereign	5,103.48	.....	.....	5,103.48	11,019.00	63,688.43	9,094.25	1,623.00	91,378.16
Saskatchewan .....	.....	.....	.....	.....	.....	8,462.57	2,275.85	.....	8,738.42
Standard	4,042.00	.....	.....	4,042.00	4,802.00	11,295.24	2,824.44	.....	22,938.68
Sun Life	256,331.74	.....	32,800.00	289,131.74	54,779.25	703,188.42	303,878.61	49,921.51	1,400,839.53
Travelers'	18,084.42	.....	.....	18,084.42	12,162.10	68,125.48	.....	17,666.46	116,038.46
Western Life	200.00	.....	.....	200.00	.....	71,125.96	525.00	.....	71,850.96
Western Empire Life	3,790.00	.....	.....	3,790.00	1,000.00	7,357.99	25.86	779.30	12,953.15
Totals	\$1,672,590.08	\$ 76,951.51	\$111,549.12	\$1,861,090.71	\$570,625.89	\$5,846,314.08	\$1,977,466.82	\$260,204.28	\$10,015,701.78

LIFE INSURANCE—EXHIBIT OF POLICIES IN ALBERTA, 1933

COMPANY	At end of 1932		Additions			Deductions			At end of 1933		Amount Reinsured	
	New Issued			Other Additions		Ceased by Death		Ceased by Maturity		Other Deductions		
	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount		No.	Amount
Aetna	250	\$ 935,124	52	\$ 115,428	2	\$ 8,061	2	\$ 50,000	.....	.....	59	\$ 200,799
Confederation	5,556	12,246,464	264	609,036	65	185,868	40	93,700	15	.....	15	1,398,797
Canada	7,772	24,886,874	412	923,803	59	521,274	54	178,269	23	.....	503	1,531,204
Continental	1,770	3,555,270	190	303,009	34	62,340	17	38,420	4	.....	7,406	23,451,640
Crown	2,020	3,408,269	81	193,187	156	303,732	9	7,500	4	.....	1,632	3,198,185
Commercial	2,910	6,804,466	636	734,644	22	135,963	7	29,000	39	.....	341	679,514
Dominion	2,910	6,804,466	636	734,644	22	135,963	7	29,000	39	.....	460	835,246
Dominion of Canada General	4,314	10,831,842	263	807,877	33	122,651	30	58,389	10	.....	1,782	3,050,692
T. Eaton	410	773,625	78	128,353	2	3,500	4	23,000	.....	.....	481	835,242
Excelsior	526	1,003,219	77	98,954	16	3,500	4	23,000	.....	.....	45	982,272
Empire	2,764	5,296,910	265	477,083	198	368,205	16	45,746	9	.....	406	10,431,638
Great West	174	398,078	21	42,000	5	18,625	.....	.....	.....	.....	89	1,257,653
Imperial	7,259	17,225,918	381	889,698	96	1,363,903	.....	205,390	.....	.....	78	128,644
London	4,919	18,442,550	585	2,334,694	264	1,197,791	15	47,584	27	.....	68	1,251,026
London & Scottish	355	606,929	1	1,000	.....	21,860	.....	.....	.....	.....	544	1,000,646
Monarch	2,856	5,380,112	304	624,139	43	102,399	10	33,504	3	.....	1,000	3,284,588
Montreal	630	1,320,420	183	449,513	23	178,928	1	15,100	222	.....	130	361,248
Mutual	12,065	29,601,912	642	1,385,583	471	1,229,389	54	175,340	17	.....	.....	5,109,501
Manufacturers	10,827	23,383,036	722	1,634,591	392	817,464	52	190,960	30	.....	821	1,895,110
Metropolitan	57,375	26,362,230	9,799	4,713,804	.....	241	104,073	199	40,431	11,636	4,917	13,482,652
National	1,345	1,695,435	153	208,400	135	161,419	12	15,100	.....	.....	325	552,481
National Relief	1,651	3,406,775	366	622,229	80	205,147	10	74,042	3	.....	2,547	4,793,978
Northern	7,459	16,743,162	321	927,711	10	55,883	31	48,000	17	.....	613	1,432,131
Northern American	2,002	3,122,465	124	224,000	32	53,547	15	26,550	3	.....	11,924	28,890,952
New York Life	7,856	17,976,580	291	496,804	3	3,815	51	130,360	12	.....	10,273	22,080,187
Occidental	889	1,784,409	12	21,500	11	22,214	15	24,000	1	.....	55,098	24,287,316
Ontario Equitable	1,119	2,629,912	27	88,322	11	26,000	7	14,696	.....	.....	1,297	1,597,584
Phoenix Assurance	44	111,349	.....	.....	.....	.....	.....	.....	.....	.....	1,276	3,246,171
Prudential	60,316	20,019,788	6,541	1,851,345	2,224	745,752	262	89,071	95	.....	6,900	15,350,823
Royal	122	322,743	.....	.....	.....	.....	.....	.....	.....	.....	1,818	2,863,162
Sovereign	1,448	2,465,450	38	75,680	18	28,282	2	8,000	2	.....	7,265	16,393,837
Saskatchewan	988	1,395,203	506	644,500	17	20,000	.....	.....	.....	.....	1,026	2,362,773
Standard	207	724,026	9	31,500	2	17,387	2	4,042	3	.....	1,026	2,362,773
Sun Life	18,810	48,018,853	1,239	2,465,869	322	1,208,663	98	318,791	27	.....	40	100,301
Sun Life	18,810	48,018,853	1,239	2,465,869	322	1,208,663	98	318,791	27	.....	59,436	19,509,620
Travelers'	1,160	5,891,046	48	163,100	1	25,485	5	33,000	1	.....	109	282,011
Western Life .....	.....	1,430,435	142	214,500	.....	.....	3	8,000	.....	.....	1,288	2,471,344
Western Empire Life	968	2,026,251	300	570,105	18	32,341	2	3,540	1	.....	1,131	1,552,665
											190	639,098
											17,645	44,078,914
											1,085	5,280,938
											1,802	1,502,185
											1,038	2,140,966
				</								

N.B.—Number of policies not available for the following Company: Great West Life Assurance Company.

FRATERNAL SOCIETIES—SUMMARY FINANCIAL STATEMENT, 1933.

Name of Society	Head Office in Canada	Total Admitted Assets	Total Accrued Liabilities	Total Income	Total Disbursements
Alliance Nationale	515 Viger Avenue, Montreal, Que.	\$ 11,847,159.68	\$ 112,513.74	\$ 1,402,848.81	\$ 1,241,245.54
Ancient Order of Foresters	7 Gerrard St. W., Toronto, Ont.	1,794,430.33	10,784.12	289,191.06	264,740.04
Aid Association for Lutherans	326 Mackay St., Ottawa, Ont.	15,493,281.21	693,085.69	3,175,693.95	2,627,823.07
Ancient Order of United Workmen of the Canadian North West	208 McIntyre Bldg., Winnipeg, Man.	887,206.81	18,425.35	130,937.43	168,898.55
Canadian Order of Foresters	84 Market St., Brantford, Ont.	15,911,259.37	142,711.71	1,939,565.77	1,251,868.49
Canadian Workmen of the World	Woodmen of the World Bldg., London, Ont.	1,971,980.95	18,840.30	212,585.13	170,687.24
Grand Council Catholic Mutual Benefit Association of Canada	1015 St. Denis St., Montreal, Que.	1,466,412.57	14,865.86	106,863.99	149,697.58
Grand Orange Lodge of British America	10 Beruë St., Toronto, Ont.	1,247,527.43	18,902.13	96,138.59	79,191.79
Independent Order of Foresters	Bay and Richmond Streets, Toronto, Ont.	45,976,429.31	2,995,228.84	5,156,313.02	7,304,226.26
Independent Order of Oddfellows, Manchester Unity Knights of Columbus	242 Temple Ave. W., Kildonan, Winnipeg, Man.	45,303.42	493.06	3,278.34	3,586.16
Lutheran Mutual Aid Society	282 Piccadilly St., London, Ont.	40,732,399.55	415,605.96	6,046,996.54	8,846,633.04
Lutheran Brotherhood	905 Confederation Life Bldg., Winnipeg, Man.	4,727,361.11	176,364.93	1,094,344.49	778,949.67
Modern Workmen of America	460 Main St., Winnipeg, Man.	4,198,808.59	175,830.30	1,389,822.44	880,071.33
National Slovak Society of United States of America	Hotel York Bldg., Calgary, Alta.	42,260,729.05	37,253,035.45	24,853,193.99	19,986,107.47
Order of United Commercial Travelers' of America	Bellevue P.O., Alberta	6,252,251.58	191,459.82	857,586.82	753,083.22
La Societe Des Artisans Canadiens—Français	171 Market St., Winnipeg, Man.	720,999.72	465,371.09	1,168,263.81	954,219.14
Sons of Norway	924—930 St. Denis St., Montreal, Que.	13,809,292.27	121,044.13	1,065,848.30	1,069,438.04
Women's Benefit Association	278 Main St., Winnipeg, Man.	2,035,354.40	9,971.42	193,935.68	204,972.02
Workmen's Circle	Royal Bank Bldg., Sarnia, Ont.	33,293,667.60	597,347.13	4,248,105.07	2,836,169.10
	226 Crawford Street, Toronto, Ontario	5,689,629.16	83,537.06	1,164,657.12	1,112,130.81
		\$250,422,086.21	\$ 43,515,418.12	\$ 54,596,175.95	\$ 45,683,740.56

FRATERNAL SOCIETIES—PREMIUM INCOME (INCLUDING DUES) AND DISBURSEMENTS IN ALBERTA, 1933

Companies	Premiums (Including Dues)				Disbursements					
	Mortuary Funds	Sick and Funeral Funds	General Fund	Other Funds	Total	Mortuary Funds	Sick and Funeral Funds	General Fund	Other Funds	Total
Alliance Nationale	\$ 690.89	\$ 55.95	\$ 148.34	.....	\$ 895.18	\$ 1,732.27	\$ 104.28	\$ 64.10	.....	\$ 1,900.65
Ancient Order of Foresters	777.35	1,149.27	.....	.....	1,926.62	2,800.19	620.01	.....	.....	3,420.00
Aid Association for Lutherans	752.14	9.58	596.55	\$ 203.77	1,562.04	140.41	.....	832.49	\$ 11.38	984.28
Ancient Order of United Workmen of the Canadian North West	13,895.75	.....	2,737.80	.....	16,333.55	18,269.86	.....	2,473.84	.....	20,743.70
Canadian Order of Foresters	18,085.38	1,213.94	1,239.54	.....	20,588.86	5,500.00	662.40	2,930.79	.....	9,093.19
Canadian Workmen of the World	644.09	16.80	63.10	.....	723.99	2,302.40	112.00	30.00	.....	2,444.40
Grand Council Catholic Mutual Benefit Association	1,001.32	21.70	86.20	.....	1,109.22	329.64	35.00	Not available	.....	364.64
Grand Orange Lodge of British America .....	.....	.....	5,712.90	.....	5,712.90	.....	.....	Not available	.....	Not available
Independent Order of Foresters	12,743.87	806.96	.....	21.00	13,571.83	21,018.70	678.61	.....	.....	21,697.31
Independent Order of Oddfellows, Manchester Unity .....	.....	581.17	.....	54.40	635.57	.....	971.64	.....	17.42	989.06
Knights of Columbus	8,551.10	.....	1,656.48	.....	10,514.58	1,000.00	.....	1,540.49	.....	2,540.49
Lutheran Mutual Aid Society	2,799.03	.....	700.38	287.69	3,787.10	631.01	.....	241.88	3.95	875.84
Lutheran Brotherhood	3,614.13	.....	920.73	62.81	4,597.67	202.60	.....	516.33	.....	718.93
Modern Workmen of America	25,302.40	.....	4,234.20	.....	29,536.60	12,895.00	.....	6,972.22	.....	19,867.22
National Slovak Society of the United States of America	2,934.39	102.95	.....	478.47	3,515.81	.....	62.50	.....	.....	62.50
Order of United Commercial Travelers' of America	2,886.00	.....	2,405.00	4,329.00	9,620.00	1,300.00	.....	.....	4,817.77	6,117.77
La Societe Des Artisans Canadian-Francais	766.07	97.24	191.23	6.42	1,060.96	750.00	133.55	139.02	.....	1,022.57
Sons of Norway	820.72	17.10	476.58	.....	1,314.40	169.26	113.13	33.32	.....	315.71
Women's Benefit Association	4,418.11	.....	965.04	169.85	5,493.00	3,000.00	.....	316.45	19.00	3,335.45
Workmen's Circle .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	\$100,982.74	\$4,072.66	\$22,124.07	\$5,613.41	\$132,499.88	\$72,041.34	\$3,493.12	\$16,090.93	\$4,869.52	\$96,493.91

FRATERNAL SOCIETIES—EXHIBIT OF MORTUARY CERTIFICATES IN ALBERTA, 1933.

Companies	Number at end of 1932		Additions				Deductions				At end of 1933			
			New Issued		Other Additions		Ceased by Death		Ceased by Maturity		Other Deductions			
	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount		
Alliance Nationale	36	\$ 38,148.17	...	...	...	...	...	...	...	...	3	\$ 3,000.00	33	\$ 35,148.17
Ancient Order of Foresters	78	84,745.00	...	...	...	...	...	...	2	2,000.00	4	5,500.00	72	77,245.00
Aid Association for Lutherans	52	55,750.00	34	37,500.00	...	...	...	...	31	33,500.00	3	9,000.00	52	50,750.00
Ancient Order of United Workmen of the Cana- dian North West	166	278,094.00	...	...	1	1,000.00	5	10,000.00	...	...	22	41,500.00	140	227,594.00
Canadian Order of Foresters	746	758,282.69	40	36,500.00	54	54,000.00	5	5,000.00	...	...	94	106,739.66	741	737,043.03
Canadian Woodmen of the World	29	34,250.00	...	...	...	...	...	...	...	...	4	5,435.00	25	28,815.00
Grand Council Catholic Mutual Benefit Association	43	51,019.97	...	...	3	4,828.00	...	...	...	...	...	...	4	7,144.00
Grand Orange Lodge of British America	171	225,650.00	4	2,250.00	...	...	1	1,000.00	...	...	13	35,835.00	161	191,065.00
Independent Order of Foresters	525	648,976.00	...	...	9	13,500.00	6	11,575.00	1	1,785.00	51	63,268.00	476	585,848.00
Knights of Columbus	457	742,688.00	48	54,000.00	4	4,000.00	1	1,000.00	...	...	52	72,350.00	456	723,338.00
Lutheran Mutual Aid Society	128	189,000.00	2	2,000.00	6	13,048.61	...	...	...	...	37	65,000.00	99	139,048.61
Lutheran Brotherhood	66	110,000.00	13	21,000.00	6	14,000.00	...	...	...	...	17	30,500.00	68	114,500.00
Modern Woodmen of America	548	803,940.00	125	123,500.00	46	72,540.00	9	13,000.00	...	...	117	139,500.00	593	847,480.00
National Slovak Society of the United States of America	194	164,750.00	4	3,500.00	...	...	...	...	...	...	6	5,000.00	192	163,250.00
Order of United Commercial Travelers' of America	609	3,045,000.00	11	55,000.00	21	105,000.00	4	20,000.00	145	725,000.00	...	...	492	2,460,000.00
La Societe Des Artisans Canadiens—Francais	69	66,788.00	1	500.00	...	...	2	2,000.00	...	...	12	12,000.00	59	56,288.00
Sons of Norway	31	53,500.00	...	...	7	17,500.00	...	...	...	...	14	31,500.00	24	39,500.00
Women's Benefit Association	254	213,269.32	10	8,500.00	...	...	2	2,000.00	...	...	27	35,385.82	235	184,383.50
Workmen's Circle	...	...	...	...	...	...	...	...	...	...	...	...	...	...
4,202	\$7,563,850.25	292	\$344,250.00	159	\$301,416.61	34	\$ 64,575.00	179	\$762,285.00	480	\$672,657.48	3,960	\$6,709,999.38	

EXHIBIT OF CERTIFICATES (OTHER THAN MORTUARY) IN ALBERTA, 1933

Companies	Number at end of 1932		Number New Issued	Number Revived	Terminated by Death	Terminated by Lapse	Number at end of 1933
Alliance Nationale	11	...	...	...	...	1	10
Aid Association for Lutherans	2	...	1	...	2	...	1
Canadian Order of Foresters	343	8	8	19	45	...	321
Canadian Woodmen of the World	1	...	...	...	...	...	1
Grand Council Catholic Mutual Benefit Association	4	...	...	...	...	1	3
Independent Order of Foresters	Not available	...	...	...	...	...	149
Independent Order of Oddfellows, Manchester Unity	126	14	...	...	3	4	133
Lutheran Brotherhood	6	7	...	...	...	3	10
La Societe Des Artisans Canadiens—Francais	29	...	...	1	1	5	24
Sons of Norway	2	...	1	...	...	2	1
524	...	31	...	20	8	63	653

*City of New York Insurance Company	570.14	8,225.48	8,333.82	5,724.65	68.69
Citizens Insurance Company	3,838.34	3,030.98	3,009.22	956.30	31.78
Camden Fire Insurance Association	5,919.32	3,030.98	3,009.22	3,581.53	69.80
Canada Security Assurance Company	5,547.65	3,762.65	3,762.65	7,137.61	40.30
Commercial Union Assurance Company, Limited	12,247.25	15,189.41	17,171.11	18,325.61	48.80
Canada Accident and Fire Assurance Company	67,891.74	40,406.59	43,205.37	6,541.58	60.60
Canadian Surety Company	9,988.93	11,930.48	10,733.94	1,271.40	52.30
Central Canadian Insurance Company	4,498.01	2,292.51	2,292.51	1,225.83	41.45
Car and General Insurance Corporation, Limited	4,611.48	2,902.53	2,902.53	13,085.80	29.83
Casualty Company of Canada	75,976.92	35,292.61	40,684.31	714.86	17.53
Canadian General Insurance Company	4,630.01	764.22	3,865.79	4,078.44	31.87
Canadian Indemnity Company	18,944.04	5,374.40	13,569.64	11,020.46	35.55
Canadian Fire Insurance Company	30,485.21	425.60	30,059.61	57,855.05	42.09
Connecticut Fire Insurance Company	55,852.50	560.25	55,292.25	15,574.60	22.63
Century Fire Insurance Company, Limited	21,947.39	7,950.30	13,997.09	9,139.81	25.79
Century Fire Insurance Company of Philadelphia	19,019.91	9,887.91	1,132.00	888.99	86.94
Dominion of Canada General Insurance Company	15,757.32	14,093.71	1,663.61	17,340.81	10.83
Dominion Fire Insurance Company	20,599.59	5,797.91	14,601.68	23,597.93	38.47
Eagle, Star and British Dominions Insurance Company	34,259.66	1,064.83	33,194.83	38,339.60	35.36
Employers Liability Assurance Corporation	35,335.86	5,209.04	30,126.82	11,471.46	21.37
Essex Insurance Company	9,231.21	1,227.09	8,004.12	1,960.53	22.63
Essex and Suffolk Equitable Insurance Society, Limited	18,439.60	15,640.18	2,799.42	1,219.59	25.46
First American Fire Insurance Company	5,152.93	371.08	4,781.85	7,933.19	54.25
Fidelity Phenix Fire Insurance Company of N.Y.	22,379.15	1,280.27	21,098.88	20,707.02	17.36
Fire Insurance Company of Canada	2,275.40	1,266.27	3,319.89	18.42	.....
Fire Association of Philadelphia	13,764.03	6,152.63	9,611.40	10,756.45	32.53
*First National Insurance Company of America	*(22,864.47)	22,864.47	.....	.....	.....
*Franklin Fire Insurance Company of Philadelphia	*(18,575.73)	868.60	17,707.13	14,816.63	36.15)
Fireman's Fund Insurance Company	(All reinsured by the Home Insurance Company of New York)	431.60	5,399.51	1,643.47	30.00
Firemens Insurance Company of Newark, N.J.	9,509.59	47.50	9,462.09	1,264.20	13.06
Globe Fire and Marine Insurance Company	2,858.81	.....	2,858.81	10.67	4.4
Globe Indemnity Company of Canada	27,120.22	16,956.15	10,164.07	2,954.95	25.15
Guardian Assurance Company, Limited, of London, England	31,813.34	2,324.46	29,488.88	19,906.59	64.83
General Accident, Fire and Life Assurance Corporation, Limited	18,841.03	2,559.83	16,281.20	8,173.75	39.76
General Accident Assurance Company of Canada	10,800.82	1,193.23	9,607.59	6,018.11	51.53
Guildhall Insurance Company, Limited	4,261.97	1,288.76	2,973.21	3,835.07	47.83
General Fire Insurance Company	29,412.82	6,434.83	22,977.99	14,279.99	65.63
Glens Falls Insurance Company	20,393.10	3,606.34	16,786.76	3,724.17	23.55
Grain Insurance and Guarantee Company	181,338.73	12,548.04	168,800.69	20,054.03	11.61
Great American Insurance Company	89,657.86	73,965.98	15,691.88	35,127.47	49.83
Guardian Insurance Company of Canada	11,156.84	2,835.81	8,321.03	15,071.08	176.00
General Insurance Company of America	61,925.32	125.45	61,799.87	45,747.85	9.74
Globe and Rutgers Fire Insurance Company	2,533.64	2,217.35	316.29	5,152.53	.....

NAME OF COMPANY	Premiums Written		Net	Net Premium Earned	Net Losses Incurred	Ratio net losses incurred to net premiums earned %
	Gross less return Premium	Licensed reinsurance ceded				
Home Assurance Company of Canada	550.80	.....	550.80	93.86	.....	.....
Harford Fire Insurance Company	37,194.39	933.62	36,210.77	41,753.01	8,515.19	20.39
Hudson Bay Insurance Company	34,312.94	21,594.83	12,718.11	11,150.12	3,590.25	32.20
Home Fire and Marine Insurance Company	3,199.57	.....	3,199.57	3,137.89	49.82	15.86
Home Insurance Company of New York	171,032.60	11,721.65	159,310.95	163,337.35	80,692.05	49.38
*Homestead Fire Insurance Company	(All reinsured by the Home Insurance Company of New York)	52.50	17,084.53	16,743.58	6,693.37	39.98
Halifax Fire Insurance Company	12,099.14	339.96	11,759.18	10,296.92	8,075.63	78.43
Imperial Insurance Office	14,450.64	1,459.15	12,991.49	14,485.48	12,144.16	83.84
Insurance Company of North America	39,510.82	1,616.87	37,893.95	34,873.76	21,974.83	63.01
Imperial Assurance Company	9,874.16	3,772.16	6,102.00	5,930.20	3,860.99	65.11
Imperial Guarantee and Accident Insurance Company of Canada	9,053.38	2,239.32	6,814.06	6,719.68	944.53	14.06
Insurance Company of the State of Pennsylvania	404.27	78.39	482.66	218.82	158.13	.....
London Assurance Corporation	18,682.98	1,037.49	17,645.49	21,291.76	7,114.79	33.41
London and Scottish Assurance Corporation, Limited	14,591.61	3,496.87	11,094.74	10,209.77	8,634.49	84.57
London and Lancashire Guarantee and Accident Co. of Canada	4,241.17	545.05	3,696.12	3,580.77	528.10	14.75
London-Canada Insurance Company	18,608.27	6,231.67	12,376.60	12,292.30	4,070.16	33.11
Local Government Guarantee Society, Limited	34,594.37	13,626.34	20,968.03	19,641.24	8,044.67	40.95
London and Provincial Marine and General Insurance Co., Limited	4,219.92	316.33	3,903.59	780.72	25.00	3.20
Legal and General Assurance Society, Limited	4,499.35	203.28	4,296.07	1,848.78	311.13	16.82
Liverpool and Accident Company, Limited	24,456.39	18,354.39	6,102.00	5,932.69	3,860.99	65.08
Liverpool and London and Globe Insurance Company, Limited	203,166.31	134,114.36	69,051.95	91,887.74	30,123.07	32.78
Liverpool-Manitoba Assurance Company	41,800.19	25,537.69	16,262.50	20,194.34	4,727.88	23.41
Law, Union and Rock Insurance Company	43,155.81	2,992.06	40,163.75	40,468.67	12,599.31	31.13
London and Rock Insurance Company, Limited	78,847.55	7,733.25	71,094.50	72,456.95	21,433.57	29.58
London and Lancashire Insurance Company, Limited	3,796.22	174.58	3,621.64	4,093.50	887.99	21.72
Merchants and Traders Assurance Company	1,299.01	1,295.13	3.88	268.70	1.76	.65
Motor Union Insurance Company, Limited	7,155.99	6,446.69	709.30	8,429.43	3,166.88	37.56
Michigan Fire and Marine Insurance Company	9,461.48	5,990.64	3,460.84	4,549.45	2,134.01	46.91
Maryland Insurance Company	19,558.34	1,131.95	18,426.39	16,051.27	5,775.38	35.98
Merchants and Manufacturers Fire Insurance Company	5,899.86	.....	5,899.86	10,104.34	1,050.00	10.39
Merchants Marine Insurance Company, Limited	11,869.12	1,871.78	9,997.34	12,177.97	4,530.82	37.20
Mercantile Fire Insurance Company	16,907.30	5,401.12	11,506.18	12,989.84	4,114.44	31.67
Mercury Insurance Company	12,395.75	781.73	11,614.02	13,795.68	7,491.54	54.58

New Hampshire Fire Insurance Company	8,062.61	717.83	7,344.78	8,003.19	711.79	8.88
Northwestern National Insurance Company	20,944.76	74.14	20,870.62	24,463.05	7,414.30	30.31
National Liverpool Insurance Company	24,187.75	16,056.50	8,131.25	7,610.85	2,363.95	31.06
Newark Fire Insurance Company	14,124.83	5,381.13	8,743.70	6,989.96	2,478.66	35.46
National-Ben Franklin Fire Insurance Company	13,151.23	221.11	13,230.12	15,008.89	2,543.34	18.95
Norwich Union Fire Insurance Society, Limited	48,171.94	3,442.69	44,732.25	44,993.43	25,632.51	56.96
National Fire Insurance Company	10,335.33	680.39	9,655.54	12,876.14	2,194.20	17.04
National Union Fire Insurance Company	8,162.60	342.25	7,820.35	10,043.55	14,115.24	140.83
*National Liberty Insurance Company of America.....	*(All reinsured in the Home Insurance Company of New York)	52.15	9,612.02	8,442.10	632.81	7.49
*New Brunswick Fire Insurance Company	*(All reinsured by the Home Insurance Company of New York)	510.56	9,883.02	10,113.80	6,860.65	67.83
North River Insurance Company	11,539.60	3,914.70	7,624.90	11,583.98	2,846.13	34.88
Niagara Fire Insurance Company	12,284.63	764.21	11,520.42	13,025.74	4,536.67	34.82
Northern Assurance Company, Limited	25,047.78	1,385.89	23,661.89	26,128.67	6,215.79	23.78
North British and Mercantile Insurance Company, Limited	43,273.04	4,147.05	39,125.99	39,970.30	12,617.57	31.57
North West Fire Insurance Company	12,145.03	7,165.66	5,079.37	5,160.62	3,137.57	60.80
North Empire Fire Insurance Company	21,120.84	15,018.84	6,102.00	5,932.69	3,860.99	65.08
Nationale Fire Insurance Company of Paris	3,480.95	427.68	3,053.27	3,534.51	990.44	27.95
Nationale Fire Underwriters Insurance Company	11,629.29	10,282.36	1,346.93	1,410.13	476.44	33.78
National Provincial Insurance Company, Limited	16,936.07	3,581.06	12,355.01	11,995.94	7,582.17	63.20
Ocean Accident and Guarantee Corporation, Limited	26,636.22	2,512.82	24,123.40	21,549.45	9,876.15	45.83
Occidental Fire Insurance Company	15,354.06	1,393.34	13,960.72	16,420.84	6,501.52	35.59
Pearl Assurance Company, Limited	26,376.03	1,467.57	25,508.46	31,222.55	7,680.75	24.60
Pioneer Insurance Company	22,529.46	15,375.52	7,153.94	6,706.42	2,010.90	29.98
Palatine Insurance Company, Limited	35,199.19	21,256.96	13,942.23	17,095.32	9,259.56	54.16
Pacific Coast Fire Insurance Company	13,338.24	4,807.01	8,531.23	8,485.13	3,764.04	44.36
Prudential Assurance Company, Limited	25,364.97	1,953.13	23,411.84	21,146.87	12,709.82	60.10
Patriotic Assurance Company, Limited	20,692.86	2,639.26	17,914.16	18,053.60	14,948.52	33.45
Phoenix Assurance Company, Limited	69,860.85	39,660.50	30,197.85	40,201.73	24,184.70	60.16
Phoenix Fire Insurance Company of Paris	20,759.74	6,080.90	14,678.84	13,976.84	10,664.60	76.30
Provincial Insurance Company, Limited	15,726.13	1,209.93	14,516.20	15,127.27	4,335.25	28.66
Providence Washington Insurance Company	6,419.99	2,391.32	5,928.67	12,011.60	3,559.16	29.63
Phoenix Insurance Company	46,580.87	23,529.59	23,051.28	27,665.34	5,839.91	21.11
Planet Assurance Company, Limited	9,377.01	5,836.18	3,540.83	4,736.50	531.71	11.08
Philadelphia Fire and Marine Insurance Company	6,513.79	140.82	6,372.97	5,305.00	2,158.48	40.68
Quebec Fire Assurance Company	17,317.77	5,602.31	11,715.46	13,755.12	4,696.93	34.15
Queen Insurance Company of America	57,488.54	20,914.52	36,574.02	31,540.58	10,343.21	32.79
Royal Insurance Company, Limited	217,014.64	108,874.94	108,139.70	100,286.95	32,473.88	32.38
Railway Passengers Assurance Company	2,694.18	943.75	1,750.43	2,424.24	1,419.91	58.57
Reliance Insurance Company of Canada	9,717.54	4,312.05	5,405.49	7,772.55	1,331.59	17.13
Royal Exchange Assurance	46,355.30	4,319.29	42,036.01	41,325.81	12,326.84	29.82
Royal Scottish Insurance Company, Limited	8,673.35	1,129.64	7,543.71	8,879.99	1,694.38	19.08
St. Paul Fire and Marine Insurance Company	22,711.34	4,406.59	18,304.75	20,828.21	5,069.65	24.34
Scottish Metropolitan Assurance Company, Limited	4,711.40	1,070.09	3,641.31	4,695.51	4.97	.....

NAME OF COMPANY	Premiums Written			Net Premium Earned	Net Losses Incurred	Ratio net losses incurred to net premiums earned %
	Gross less return Premium	Licensed reinsurance ceded	Net			
Sun Insurance Office, Limited	40,672.74	1,290.85	39,381.89	43,438.02	11,980.34	27.59
Southern Insurance Company	3,129.82	560.25	2,569.57	2,682.86	895.84	33.39
Sea Insurance Company, Limited	13,777.50	310.15	13,467.35	13,908.62	11,812.41	84.92
State Assurance Company, Limited	11,471.15	782.44	10,688.71	14,488.25	3,442.75	23.79
Security Insurance Company of New Haven, Connecticut	8,056.13	1,524.93	6,531.20	9,196.89	1,914.34	20.81
Sentinel Fire Insurance Company	10,354.96	9,464.75	890.21	830.91	611.25	73.55
Scotiabank Canadian Assurance Corporation	29,815.36	8,153.98	21,661.38	25,301.72	9,392.78	37.12
Scottish Union and National Insurance Company	13,643.50	370.83	13,272.67	14,666.93	1,824.29	12.44
Springfield Fire and Marine Insurance Company	38,707.22	6,659.08	32,048.14	35,322.11	21,688.12	61.40
Toronto General Insurance Company	5,592.83	366.33	5,226.50	5,924.61	1,431.80	24.16
Travelers Fire Insurance Company	1,888.15	.....	1,888.15	2,598.44	71.11	2.83
Union Assurance Society, Limited	36,959.27	17,041.80	19,917.47	15,457.55	9,093.73	58.83
United Firemen's Insurance Co. of Philadelphia	4,962.83	1,911.83	3,051.00	2,966.66	1,830.49	65.07
Union Insurance Society of Canton, Limited	50,565.40	3,995.76	46,569.64	55,786.60	21,696.57	38.89
Union Marine and General Insurance Company, Limited	8,396.72	2,307.88	6,088.84	8,304.74	4,031.86	48.55
Union Fire, Accident and General Insurance Co. of Paris, France	7,877.54	266.58	7,610.96	8,676.02	1,460.60	16.83
Urbaine Fire Insurance Company of Paris, France	7,840.95	167.73	7,673.22	3,994.03	1,884.55	47.67
United States Fire Insurance Company	16,192.14	1,645.33	14,546.81	16,547.23	14,546.81	87.91
United British Insurance Company, Limited	7,213.44	1,378.38	5,835.06	7,316.97	3,142.27	42.94
Western Assurance Company	27,487.55	7,282.89	20,204.66	22,298.97	11,388.03	51.07
Westminster Fire Office	*12,242.89	*12,242.89	(All reinsured with the Alliance Assurance Co., Ltd.)	14,741.58	11,682.30	79.25
World Fire and Marine Insurance Company	11,864.64	370.51	11,494.13	25,378.78	4,997.36	19.69
Westchester Fire Insurance Company	30,388.95	8,648.77	21,740.18	27,544.65	13,491.97	48.98
Yorkshire Insurance Company, Limited	30,300.57	3,261.58	27,038.99	\$3,076,975.33	\$1,155,024.66	37.53
	\$4,006,894.54	\$1,118,013.50	\$2,888,881.04			

Figures in italics denote red ink figures.

RECIPROCAL EXCHANGES:

Affiliated Underwriters	12,416.42	.....	12,416.42	11,821.19	3,531.77	29.88
Individual Underwriters	3,166.59	.....	3,166.59	3,683.96	.....	.....
Lumbermen's Underwriting Alliance	5,220.30	.....	5,220.30	5,141.56	.....	.....
Manufacturing Lumbermen's Underwriters	3,727.19	.....	3,727.19	2,667.56	.....	.....
Metropolitan Inter-Insurers	4,204.80	.....	4,204.80	3,786.92	37.61	.0099
New York Reciprocal Underwriters	1,955.91	.....	1,955.91	4,306.50	.....	.....
Retail Lumbermen's Inter-Insurance Exchange	16,025.38	716.71	15,308.67	13,993.32	4,337.72	39.99
Warner Reciprocal Insurers	508.35	.....	508.35	663.11	.....	.....
	\$ 47,224.94	\$ 716.71	\$ 46,508.23	\$ 46,014.11	\$ 7,907.10	17.18

PROVINCIAL MUTUALS:

Retail Lumbermen's Mutual Fire Insurance Company	\$ 2,563.30	.....	.....	.....	\$ 4,526.54	176.59
Saskatchewan Mutual Fire Insurance Company	42,779.94	.....	.....	.....	15,559.56	36.37
German Mutual Fire Insurance Company	3,758.90	.....	.....	.....	4,213.00	112.08
	\$ 49,102.14	.....	\$ 49,102.14	.....	\$ 24,299.10	49.07

OTHER MUTUALS:

Central Manufacturers Mutual Insurance Co.	\$ 6,987.02	.....	\$ 6,987.02	\$ 6,333.71	\$ 1,193.49	18.84
Hardware Dealers Mutual Fire Insurance Company	33,078.74	1,415.31	31,663.43	31,602.81	8,472.54	26.81
Mill Owners Mutual Fire Insurance Company	31,158.13	1,273.27	29,884.86	26,889.69	7,021.26	26.11
Minnesota Implement Mutual Fire Insurance Co.	33,078.74	1,415.31	31,663.43	31,602.81	8,472.54	26.81
Northwestern Mutual Fire Association	83,831.97	7,712.26	76,119.71	78,367.64	33,714.62	43.02
Portage La Prairie Mutual Insurance Company	39,008.36	15.93	38,992.43	26,030.04	13,276.47	50.10
Retail Hardware Mutual Fire Insurance Co. of Minnesota	33,078.74	1,415.31	31,663.43	31,602.81	8,472.54	26.81
United Mutual Fire Insurance Company	11,542.58	3,579.74	7,962.84	9,038.48	3,918.18	43.35
Wawanesa Mutual Insurance Company	172,930.66	.....	172,930.66	155,477.55	49,519.53	31.84
	\$ 444,744.94	\$ 16,827.13	\$ 427,917.81	\$ 396,945.54	\$ 134,061.17	33.77

GRAND TOTAL.....

	\$4,547,966.56	\$1,135,557.34	\$3,412,409.22	\$3,489,874.98	\$1,316,139.50	37.71
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*Figures of these Companies not included in totals, business re-insured and therefore included by re-insurance Company.

ABSTRACT OF THE RETURNS OF AUTOMOBILE INSURANCE COMPANIES
TRANSACTIONING BUSINESS IN THE PROVINCE OF ALBERTA, 1933

NAME OF COMPANY	Premiums Written			Net	Net Premium Earned	Net Losses Incurred	Ratio net losses incurred to net premiums earned %
	Gross less return Premium	Licensed reinsurance ceded					
American Automobile Fire Insurance Company	\$ 1,385.67	.....	\$ 1,385.67	\$ 1,911.45	\$ 1,120.86	.....	58.63
American Automobile Insurance Company	1,880.84	7.41	1,873.43	2,474.03	2,187.14	.....	88.40
Anglo-Scottish Insurance Company, Limited	898.40	2.78	900.58	1,102.98	1,022.22	.....	92.67
American Alliance Insurance Company	3,969.92	3,156.40	813.52	1,088.96	470.15	.....	43.17
Alliance Insurance Company of Philadelphia	1,647.22	.....	1,647.22	1,633.96	528.57	.....	32.03
Alliance Assurance Company, Limited	2,692.51	.....	2,692.51	1,998.05	16.38	.....	.87
Atlas Assurance Company, Limited	422.98	.....	422.98	291.26	7.75	.....	2.66
Aetna Insurance Company	28.70	.....	28.70	228.81	87.90	.....	38.42
British America Assurance Company	4,685.41	.....	4,685.41	5,025.56	3,629.39	.....	72.21
British Empire Assurance Company	717.79	.....	717.79	858.42	117.30	.....	13.66
British Canadian Insurance Company	5,263.05	.....	5,263.05	5,090.58	3,835.74	.....	65.53
Boston Insurance Company	.....	.....	.....	118.19	74.25	.....	62.82
British General Insurance Company, Limited	464.81	.....	464.81	412.55	67.37	.....	16.33
British Oak Insurance Company, Limited	1,774.35	.....	1,774.35	719.10	561.29	.....	78.05
British Traders Insurance Company, Limited	1,555.81	.....	1,555.81	1,596.26	73.24	.....	.....
British Colonial Fire Insurance Company	147.74	1.00	146.74	832.46	309.69	.....	37.20
Central Insurance Company, Limited	594.48	594.48	.....	270.45	.....	.....	.....
Caledonian Insurance Company	712.08	.....	712.08	536.79	42.86	.....	7.98
Cornhill Insurance Company, Limited	13,030.60	.....	13,030.60	12,811.04	4,553.89	.....	35.55
Camden Fire Insurance Association	43.99	.....	43.99	101.36	.....	.....	.....
Canada Security Assurance Company	4,165.34	.....	4,165.34	4,389.55	2,268.60	.....	51.68
Commercial Union Assurance Company, Limited	1,172.78	.....	1,172.78	1,467.88	860.16	.....	58.60
Canada Accident and Fire Insurance Company	2,654.43	11.50	2,642.93	3,139.08	976.92	.....	31.12
Canadian Surety Company	3,499.11	1.47	3,500.52	4,471.68	491.88	.....	11.00
Central Canadian Insurance Company	2,646.31	348.02	2,298.29	2,384.46	1,144.37	.....	47.99
Car and General Insurance Corporation, Limited	5,568.07	135.79	5,432.28	5,470.21	1,628.55	.....	29.77
Casualty Company of Canada	127.30	.....	127.30	7,590.09	2,938.51	.....	41.37
Canadian General Insurance Company	16,606.51	66.51	16,540.00	16,706.50	5,850.19	.....	35.01
Canadian Indemnity Company	31,195.66	102.42	31,093.24	34,454.83	14,776.64	.....	42.88
Canadian Fire Insurance Company	17,426.01	303.52	17,122.49	20,533.57	5,111.15	.....	24.89
Century Insurance Company, Limited	900.58	.....	900.58	1,148.04	1,022.22	.....	89.04
Continental Casualty Company	1,829.64	34	1,829.30	2,997.51	2,554.77	.....	85.22
County Fire Insurance Company of Philadelphia	307.00	103.62	203.38	117.33	117.54	.....	100.17

Dominion of Canada General Insurance Company	24,091.08	319.11	23,771.97	24,687.56	12,699.54	51.44
Dominion Fire Insurance Company	4,381.81	2,512.98	1,868.88	2,503.60	1,022.32	50.35
Employers Liability Assurance Corporation, Limited	25,829.68	11.09	25,818.59	27,461.68	11,616.43	42.30
Fidelity Insurance Company of Canada	13,323.38	127.50	13,395.88	14,841.69	6,872.17	46.30
First National Insurance Company of America	*6,121.40	6,121.40)	.....	.....	.....	.....
Franklin Fire Insurance Company of Philadelphia	*(865.02	.....	865.02	1,097.11	857.28	78.14
Globe Indemnity Company of Canada	(All reinsured by the Home Insurance Company of New York)	.....	.....	.....	.....	.....
General Exchange Insurance Corporation	15,657.49	6,488.35	9,169.14	8,485.01	1,799.49	21.21
General Casualty Insurance Company of America	33,702.63	.....	33,702.63	29,391.13	44.57	44.57
General Casualty Insurance Company of Paris	12,857.61	823.27	12,857.61	12,507.54	6,147.25	49.14
General Accident, Fire and Life Assurance Corporation, Limited	11,005.35	34.76	10,970.59	11,270.67	59.85	59.85
General Accident Assurance Company of Canada	9,130.22	37.81	9,092.41	8,745.15	2,845.56	32.54
Guilhall Insurance Company, Limited	35,514.92	155.09	35,359.83	36,045.01	15,760.67	43.72
Glen Falls Insurance Company	8,977.48	.....	8,977.48	986.45	546.73	55.42
Great American Insurance Company	10,891.13	1,702.04	9,189.09	10,710.24	5,598.88	52.28
Great American Indemnity Company	9,845.48	.....	9,845.48	6,654.27	5,289.23	79.49
Guardian Assurance Company of Canada	5,245.46	12.71	5,232.75	7,579.88	2,075.85	27.38
General Insurance Company of America	12,570.99	.....	12,570.99	6,858.14	3,901.15	43.77
Globe and Rutgers Fire Insurance Company	191.90	.....	191.90	11,438.98	6,039.14	52.10
Home Assurance Company of Canada	3,531.97	.....	3,531.97	.....	1,050.79	.....
Hartford Fire Insurance Company	517.49	.....	517.49	4,008.79	4,195.30	104.40
Hartford Accident and Indemnity Company	2,042.03	.....	2,042.03	629.00	54.99	8.74
Hudson Bay Insurance Company	*1,459.67	1,459.67	(All reinsured)	1,689.89	858.50	50.80
Home Insurance Company of New York	14,505.95	.....	14,505.95	15,129.61	7,059.87	46.66
Homestead Fire Insurance Company	*(3,022.11	.....	3,022.11	2,439.70	2,618.24	107.31
Halifax Fire Insurance Company	4,558.81	41.61	4,317.20	5,805.43	1,044.15	27.98
Indemnity Insurance Company of North America	4,115.15	.....	4,115.15	4,125.56	1,022.80	24.79
Imperial Insurance Office	922.84	.....	922.84	912.46	21.75	2.38
Insurance Company of North America	2,645.91	.....	2,645.91	2,810.71	3,106.68	110.53
Imperial Guarantee and Accident Insurance Company of Canada	931.32	.....	931.32	880.44	110.80	12.58
Insurance Company of the State of Pennsylvania	7.25	.....	7.25	3.68	243.90	.....
London Assurance Corporation	963.78	.....	963.78	1,270.76	330.10	25.97
London and Scottish Assurance Corporation, Limited	1,180.44	.....	1,180.44	1,234.61	42.15	3.41
London and Lancashire Guarantee and Accident Company of Canada	5,135.20	202.93	4,932.27	4,687.57	2,836.91	60.52
London-Canada Insurance Company	7,484.62	586.40	6,898.22	6,791.49	7,645.92	112.58
London Provincial Marine and General Insurance Company, Limited	523.87	.....	523.87	100.00	30.94	30.94
Legal and General Assurance Society, Limited	27.10	.....	27.10	16.25	49.45	304.30
London Guarantee and Accident Company, Limited	8,540.21	.....	8,540.21	8,182.97	1,511.83	18.59
Liverpool and London and Globe Insurance Company, Limited	25,802.94	20,629.94	5,173.00	6,433.32	1,089.11	16.85
Liverpool-Manitoba Assurance Company	5,002.70	3,978.82	1,023.88	1,503.35	96.42	8.40
Law Union and Rock Insurance Company, Limited	2,336.69	.....	2,336.69	2,124.86	744.00	35.01
London and Lancashire Insurance Company, Limited	272.87	.....	272.87	1,210.32	750.25	356.72

NAME OF COMPANY	Premiums		Net	Net Premium Earned	Net Losses Incurred	Ratio net losses incurred to net premiums earned %
	Gross less return Premium	Licensed reinsurance ceded				
Merchants and Traders Assurance Company	\$ 1,434.13	\$	\$ 1,434.13	\$ 2,673.02	\$ 1,276.67	47.76
Motor Union Insurance Company, Limited	779.17	1.42	777.75	744.86	43.45	5.83
Merchaarts Casualty Insurance Company	1,396.51	80.20	1,396.51	1,741.50	166.57	9.56
Merchants Marine Insurance Company, Limited	228.40	.....	148.20	150.95	10.29	6.81
Maryland Casualty Company	109.67	.....	109.67	528.00	406.33	76.95
Metropolitan Casualty Insurance Company	2,500.75	.....	2,500.75	2,409.98	291.90	12.11
Mercury Insurance Company	838.29	.....	838.29	840.69	124.08	14.75
Northwestern National Insurance Company	1,358.58	.....	1,358.58	1,615.31	265.42	16.43
Newark Fire Insurance Company	1,211.27	230.27	981.00	716.82	302.50	42.20
National-Ben Franklin Fire Insurance Company	323.87	.....	323.87	412.03	91.90	.....
Norwich Union Fire Insurance Society, Limited	9,839.80	228.32	9,611.48	9,369.70	3,304.99	35.27
National Union Fire Insurance Company .....	.....	.....	.....	685.57	1,879.01	273.91
Northern Assurance Company, Limited	5,888.47	.....	5,888.47	5,968.39	1,929.93	32.33
North British and Mercantile Insurance Company, Limited	3,481.74	.....	3,481.74	4,082.45	2,170.52	53.17
Ocean Accident and Guarantee Corporation, Limited	19,937.62	156.13	19,781.49	19,643.11	5,830.29	29.68
Occidental Fire Insurance Company	1,184.07	59.20	1,124.87	1,332.79	1,298.13	97.40
Pearl Assurance Company, Limited	1,009.63	25.07	984.56	698.55	45.00	6.45
Palatine Insurance Company, Limited	1,351.02	6.16	1,344.86	1,370.47	260.80	19.03
Pacific Coast Fire Insurance Company	3,004.12	2,103.54	900.58	916.23	1,022.22	111.56
Prudential Assurance Company, Limited	1,238.51	.....	1,238.51	1,212.88	1,156.88	95.38
Phoenix Assurance Company, Limited	5,385.72	.....	5,385.72	5,426.52	884.24	.....
Provincial Insurance Company, Limited	57.28	.....	57.28	984.26	170.74	.....
Queen Insurance Company of America.....	1,932.05	754.84	1,177.21	997.18	362.81	36.38
Royal Insurance Company, Limited	17,343.95	5,806.93	11,537.02	9,953.87	2,706.85	27.19
Railway Passengers Assurance Company	2,057.00	.....	2,057.00	2,652.48	566.30	.....
Royal Exchange Assurance	5,412.06	182.37	5,229.69	5,108.29	2,003.42	39.21
St. Paul Fire and Marine Insurance Company	16,964.60	.....	16,964.60	16,805.06	9,089.30	54.08
St. Paul-Mercury Indemnity Company of St. Paul	1,600.03	.....	1,600.03	1,504.63	1,301.45	86.49
Scottish Metropolitan Assurance Company, Limited	439.99	.....	439.99	509.98	584.80	108.78
Sun Insurance Office, Limited	1,467.19	64.57	1,402.62	921.20	284.91	28.76
Southern Insurance Company, Limited	300.20	.....	300.20	313.36	340.72	108.73
Sentinel Fire Insurance Company	6.46	.....	6.46	5.78	.....	.....
Scottish Union and Marine Insurance Company	370.87	.....	370.87	273.60	.....	.....
Springfield Fire and Marine Insurance Company	258.52	6.46	252.06	270.68	.....	.....

Toronto General Insurance Company	15,849.18	222.09	15,627.09	17,024.68	31,460.94	184.97
Travelers Indemnity Company	2,432.30	.....	2,432.30	2,431.24	137.24	5.64
Travelers Fire Insurance Company	680.94	.....	680.94	683.87	61.06	8.86
Union Assurance Society, Limited	196.26	.....	196.26	194.55	12.67	6.51
United States Fidelity and Guaranty Company	8,574.52	.....	8,574.52	9,772.22	2,130.75	.....
Union Insurance Society of Canton, Limited	19,555.50	.....	19,555.50	20,679.83	7,123.97	34.45
Union Marine and General Insurance Company, Limited	1,727.88	.....	1,727.88	1,559.78	140.03	8.97
Union Fire, Accident and General Insurance Co. of Paris, France	37.40	.....	37.40	132.69	.....	.....
United British Insurance Company, Limited	5,492.30	59.43	5,432.87	3,945.68	8,816.07	223.43
Western Assurance Company	6,394.70	.....	6,394.70	6,583.15	5,012.56	.....
Westminster Fire Office	*2,080.32	2,080.32	(All reinsured with the Alliance Assurance Co., Ltd.)	1,840.69	445.20	.....
World Fire and Marine Insurance Company	372.00	.....	372.00	.....	.....	.....
Yorkshire Insurance Company, Limited	9,490.91	475.48	9,015.43	9,160.37	1,861.33	20.32
Zurich General Accident and Liability Insurance Company, Limited	14,325.19	.....	14,325.19	17,066.12	9,945.52	58.28
	\$657,624.83	\$53,081.56	\$604,543.27	\$625,865.66	\$281,654.19	44.32
MUTUALS:						
Central Manufacturers Mutual Insurance Company	\$ 1,566.10	.....	\$ 1,566.10	\$ 1,423.45	\$ 585.30	41.12
Hardware Dealers Mutual Fire Insurance Company	477.65	.....	477.65	489.75	81.85	6.50
Lumbermen's Mutual Casualty Company	6,504.29	.....	6,504.29	6,309.16	1,625.07	25.76
Minnesota Implement Mutual Fire Insurance Company	477.65	.....	477.65	489.75	81.85	6.50
Northwestern Mutual Fire Association	2,354.98	.....	2,354.98	2,345.52	191.27	8.12
Portage La Prairie Mutual Insurance Company	29,294.16	.....	29,294.16	29,428.88	12,867.80	43.75
Retail Hardware Mutual Fire Insurance Company of Minnesota	477.65	.....	477.65	489.75	81.85	6.50
Wawanesa Mutual Insurance Company	7,346.42	.....	7,346.42	7,754.09	1,894.97	24.33
	\$ 48,498.90	.....	\$ 48,498.90	\$ 48,731.35	\$ 17,259.96	35.00
	\$706,123.73	\$ 53,081.56	\$653,042.17	\$674,597.01	\$298,914.15	44.31
GRAND TOTAL.....						

*Figures of these Companies not included in totals, business re-insured and therefore included by re-insurance Company.

Figures in italics denote red ink figures.

ABSTRACT OF THE RETURNS OF HAIL INSURANCE COMPANIES TRANSACTING BUSINESS IN THE
PROVINCE OF ALBERTA, 1933

Name of Company	Premiums Written			Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross return premiums	Licensed reinsurance ceded	Net			
American Alliance Insurance Company	\$ 1,799.88	\$ 1,150.56	\$ 649.32	\$ 649.32	\$ 75.31	11.59
Aetna Insurance Company	8,481.36	1,577.48	6,903.88	6,903.88	1,430.43	20.72
Bee Hail Insurance Company of Paris	1,243.66	42.75	1,200.91	1,200.91	49.95	4.15
City of New York Insurance Company	42.30	.....	42.30	42.30	Nil	Nil
Citizens Insurance Company	22,354.04	10,964.33	11,389.71	11,389.71	2,394.79	21.03
Connecticut Fire Insurance Company	3,836.17	598.96	3,237.21	3,237.21	100.27	3.10
Continental Insurance Company	5,798.07	374.24	5,423.83	5,423.83	1,702.49	31.39
Equitable Fire & Marine Insurance Company	1,297.22	972.92	324.30	324.30	9.76	3.01
First American Fire Insurance Company	1,231.17	.....	1,231.17	1,231.17	3.34	.27
Fidelity Phenix Fire Insurance Company of N.Y.	2,051.39	69.75	1,981.64	1,981.64	445.63	22.48
General Casualty Insurance Company	18,081.13	1,331.65	16,749.48	16,749.48	2,123.39	12.68
Great American Insurance Company	8,116.51	649.32	7,467.19	7,467.19	866.13	11.60
Hartford Fire Insurance Company	11,389.72	.....	11,389.72	11,389.72	2,394.79	21.03
Home Insurance Company of New York	894.87	224.98	669.89	669.89	Nil	.....
London-Canada Insurance Company	18,698.88	10,319.38	8,379.50	8,379.50	1,440.10	17.18
Michigan Fire & Marine Insurance Company	*14,278.44	14,278.44	(All reinsured)	(All reinsured)	.....	.....
Maryland Insurance Company	7,746.25	6,908.30	837.95	837.95	166.39	19.85
Mercury Insurance Company	8,208.02	384.37	7,823.65	7,823.65	2,916.56	37.28
Niagara Fire Insurance Company	52.50	.....	52.50	52.50	.....	.....
Provident Washington Insurance Company	6,418.43	405.41	6,013.02	6,013.02	457.13	7.60
Reliance Insurance Company of Canada	4,344.71	1,462.46	2,942.25	2,942.25	152.81	5.19
St. Paul Fire & Marine Insurance Company	3,768.75	3,768.75	2,054.30	2,054.30	141.09	.07
Sentinel Fire Insurance Company	2,054.30	232.12	209.49	209.49	43.39	23.81
Springfield Fire & Marine Insurance Company	13,912.44	6,580.38	7,332.06	7,332.06	1,469.88	20.05
Westchester Fire Insurance Company	2,898.73	438.48	2,460.25	2,460.25	98.02	3.98
World Fire & Marine Insurance Company	1,526.24	50.62	1,475.62	1,475.62	303.00	20.53
	\$156,541.05	\$ 48,447.21	\$108,093.84	\$108,093.84	\$ 18,793.45	17.38

*Reinsurance Figures not included in grand total.

Figures in italics denote red ink figures.

**ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING ACCIDENT, SICKNESS, LIABILITY AND
GUARANTEE CLASSES OF INSURANCE IN THE PROVINCE OF ALBERTA, 1933.**

Name of Company	Accident		Sickness		Liability		Guarantee	
	Premiums	Losses	Premiums	Losses	Premiums	Losses	Premiums	Losses
Alberta Life & Accident Insurance Company	\$ 7,130.52	\$ 1,372.98			\$ 728.46	Nil	\$ 535.72	Nil
Alliance Assurance Company, Limited	288.64	Nil	172.54	Nil				
British Northwestern Fire Insurance Company	138.57	Nil	(Combined)	Nil	830.43	562.67	1,327.04	541.36
British Canadian Insurance Company	288.90	150.00	123.60	Nil			76.67	Nil
British Empire Assurance Company	273.55	Nil	57.31	Nil			3,951.72	199.21
British America Assurance Company	1,264.76	38.56	378.90	66.66	1,610.94	620.24		
Car & General Insurance Corporation, Limited	1,375.50	168.51	526.95	18.91	251.64	Nil	178.08	Nil
Casualty Company of Canada	4,690.00	5,442.19	(Combined)		210.56	3.50		
Continental Casualty Company	31,525.05	18,632.80	31,214.71	20,324.94	74.47	Nil	100.00	
Century Insurance Company, Limited							1,296.99	Nil
Canadian Fire Insurance Company	83.79	6.66	27.82	Nil	3,178.93	151.45	22,268.75	3,182.96
Canadian Indemnity Company	182.45	33.34	21.64	Nil	3,982.79	840.20	13,486.39	750.51
Canadian General Insurance Company	100.00	48.75	(Combined)		239.78	Nil	784.11	144.95
Canada Security Assurance Company	306.05	12.50	60.90	111.77				
Commercial Union Assurance Company, Limited	5.30	Nil	2.48	Nil	55.76	Nil		
Canada Accident & Fire Assurance Company	829.57	1,152.13	459.47	192.87	226.65	Nil	3,344.79	4,394.26
Canadian Surety Company					853.50	105.00	2,903.41	14,592.95
Dominion of Canada General Insurance Company	25,372.70	15,074.17	(Combined)		778.79	Nil	1,684.12	4,903.00
Employers' Liability Assurance Corporation, Limited	3,134.80	621.62	1,776.66	1,415.73	3,861.42	132.65	1,744.60	3,139.00
Fidelity Insurance Company of Canada	342.50	350.36	365.45	572.44	4,033.75	7,033.10	2,027.85	1,270.67
Fidelity & Casualty Company of New York	667.64	Nil						
Guarantee Company of North America							2,903.70	614.72
Guardian Insurance Company of Canada	120.70	Nil	94.00	33.32	53.30	Nil	874.90	39.77
General Accident Assurance Company of Canada	51,924.62	32,195.89	(Combined)		10,388.92	4,211.35	5,467.90	1,322.31
General Accident, Fire & Life Assurance Corporation, Limited	2,633.96	2,281.13	(Combined)		1,449.15	1,010.00		
General Casualty Insurance Company of Paris	454.21	321.12	208.67	26.00	276.92	Nil	58.00	Nil
Globe Indemnity Company of Canada	4,030.86	230.69	2,507.07	832.92	861.88	662.00	598.55	192.00
Hartford Accident and Indemnity Company	62.32	58.57	(Combined)		10.20	Nil	10.00	Nil
Home Assurance Company of Canada	29,526.39	12,629.42	1,548.39	565.62	125.25	25.00	229.00	1,487.86
Imperial Guarantee & Accident Insurance Company	2,528.86	554.07					7,790.81	Nil
Imperial Insurance Office	46.00	Nil					21.00	Nil
Imperial Insurance Company of North America	437.50	1,907.50	35.00	Nil	710.41	108.95		
Law, Union & Rock Insurance Company	37.55	10.00					20.00	Nil
Loyal Protective Insurance Company	14,712.30	11,572.21	(Combined)					
Liverpool & London & Globe Insurance Company, Limited	528.80	499.19	270.76	120.19	120.86	73.00	150.48	132.00
London Guarantee & Accident Company, Limited	4,894.62	6,052.91	(Combined)		2,655.85	371.25	1,666.11	71.50
London Life Insurance Company	38,345.59	28,625.31	(Combined)					
London Provincial Marine & General Insurance Company, Limited	158.35	Nil	(Combined)		540.58	11.00	17.00	Nil
London & Lancashire Guarantee & Accident Company of Canada	638.08	474.83	337.82	387.42	613.86	275.00	421.47	Nil

Name of Company	Accident		Sickness		Liability		Guarantee	
	Premiums	Losses	Premiums	Losses	Premiums	Losses	Premiums	Losses
London & Scottish Assurance Corporation, Limited.....	\$ 5,674.44	\$ 5,175.64			\$ 206.35	Nil		
Metropolitan Life Insurance Company	394.98	Nil	(Combined)		273.10	43.50		
Metropolitan Casualty Insurance Company	72.50	300.00	145.17	702.10	65.10	Nil	380.00	Nil
Maryland Casualty Insurance Company	8,884.58	5,062.13	(Combined)				380.07	Nil
Merchants Casualty Insurance Company	15.00	Nil			15.00	Nil		
Motor Union Insurance Company, Limited					86.00	Nil	2,144.10	Nil
Merchants' & Traders' Assurance Company					622.06	Nil	1,252.91	135.15
Norwich Union Fire Insurance Society, Limited	859.79	489.30	409.58	450.58			1,924.28	655.55
National Surety Corporation							161.85	Nil
Northern Assurance Company, Limited	267.10	221.28	3.55	Nil	140.35	12.00		
North British & Mercantile Insurance Company, Limited.....	406.25	175.00	206.20	Nil	364.86	75.05		
Occidental Fire Insurance Company	51.90	Nil	22.10	Nil	87.87	Nil	131.85	Nil
Ocean, Accident & Guarantee Corporation	4,234.91	1,357.12	1,453.65	1,830.65	482.32	139.00	585.02	373.50
Occidental Life Insurance Company	3.12	Nil	2.08	Nil				
Prudential Insurance Company of America	171.82	85.55	(Combined)					
Protective Association of Canada	18,396.81	10,978.24	(Combined)					
Phoenix Assurance Company, Limited	53.60	Nil	62.00	Nil	41.69	Nil		
Prudential Assurance Company, Limited	54.08	Nil	13.35	42.85			112.50	Nil
Royal Exchange Assurance	529.15	57.91	367.65	56.79	681.38	775.00	5,716.20	1,340.43
Royal Insurance Company, Limited	3,821.86	937.55	2,372.94	1,019.26	815.77	725.70	578.29	5,336.00
Railway Passengers' Assurance Company	971.97	Nil	408.22	146.00	744.30	2.50	2,256.39	84.79
Sun Insurance Office, Limited	2,174.10	2,034.21	(Combined)		41.18	35.00	11.11	Nil
Scottish Metropolitan Assurance Company, Limited	Nil	70.00	Nil	46.43			21.75	Nil
Travelers' Insurance Company	12,821.89	4,284.08	4,875.16	2,698.84	350.60	Nil		
Toronto General Insurance Company	30.00	Nil	161.40	Nil	161.40	Nil	4,423.76	Nil
Union Marine & General Insurance Company	115.15	15.50	112.30	Nil	92.50	Nil	35.00	Nil
Union Insurance Society of Canton, Limited	8,236.29	7,273.25	10,013.63	7,161.41	259.59	21.75	10.00	Nil
United States Fidelity & Guaranty, Company	5,053.82	1,330.52	1,050.56	1,577.61	2,265.57	7,967.93	15,326.50	3,141.11
Union Assurance Society, Limited	18.34	18.75	4.71	Nil	5.00	Nil		
Western Assurance Company	244.44	Nil	80.30	50.00	632.44	5.00	24.05	Nil
Yorkshire Insurance Company, Limited	3,770.39	4,618.18	(Combined)		780.08	207.25	74.15	Nil
Zurich General Accident & Liability Assurance Company, Limited.....	1,019.67	50.28	468.33	21.71	1,335.64	276.15		
	\$307,370.95	\$183,548.56	\$ 62,241.24	\$ 40,307.44	\$ 47,470.80	\$ 26,066.79	\$111,838.94	\$ 29,750.78

Figures in italics denote red ink figures.

ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING BURGLARY, PLATE GLASS AND MISCELLANEOUS CLASSES OF INSURANCE IN THE PROVINCE OF ALBERTA, 1933.

Name of Company	Burglary		Plate Glass		Miscellaneous	
	Premiums	Losses	Premiums	Losses	Premiums	Losses
Alliance Assurance Company, Limited	\$ 233.77	Nil	\$ 508.25	\$ 115.40	\$ 30.55	Nil
Aetna Insurance Company	.....	.....	.....	.....	2,786.02	\$ 2,790.55
Atlas Assurance Company, Limited	5.00	Nil	137.90	Nil	71.25	Nil
Alliance Insurance Company of Philadelphia	.....	.....	.....	.....	835.19	742.69
American Alliance Insurance Company	.....	.....	.....	.....	282.89	101.52
American Insurance Company, Newark, N.J.	.....	.....	.....	.....	3.62	26.00
Boston Insurance Company	.....	.....	.....	.....	103.06	.83
British Northwestern Fire Insurance Company	57.50	Nil	297.31	217.49	368.81	28.50
British Canadian Insurance Company	300.38	Nil	.....	.....	73.44	48.75
British Empire Assurance Company	35.00	Nil	470.81	71.54	1,211.32	546.36
British America Assurance Company	402.99	\$ 273.06	.....	.....	3,924.95	523.88
Boiler Inspection and Insurance Company of Canada	.....	.....	1,375.40	559.31	.....	25.38
Casualty Company of Canada	652.45	262.32	.....	.....	70.73	.....
County Fire Insurance Company of Philadelphia	174.98	100.00	484.98	74.15	.....	.....
Continental Casualty Company	55.00	Nil	90.14	32.00	195.32	48.82
Century Insurance Company, Limited	.....	.....	.....	.....	.....	.....
Connecticut Fire Insurance Company	155.22	Nil	1,029.83	1,266.75	284.09	35.30
Canadian Indemnity Company	5,418.06	1,559.55	898.16	462.95	1,633.05	86.29
Canadian General Insurance Company	3,632.35	1,112.12	.....	.....	5.85	Nil
Columbia Insurance Company	.....	.....	.....	.....	.....	.....
Continental Insurance Company	.....	.....	.....	.....	521.41	113.07
Canada Security Assurance Company	449.43	412.98	485.13	339.12	31.80	98.85
Commercial Union Assurance Company, Limited	9.28	Nil	319.00	74.89	92.96	5.00
Canada Accident & Fire Assurance Company	211.68	Nil	18.17	Nil	.....	.....
Canadian Surety Company	696.93	106.10	279.12	79.50	25.00	Nil
Central Canadian Insurance Company	.....	.....	.....	.....	1,451.37	199.38
Dominion Fire Insurance Company	.....	.....	687.32	530.29	.....	.....
Dominion of Canada General Insurance Company	1,035.85	182.61	1,554.43	392.59	1,180.38	130.00
Eagle, Star & British Dominions Insurance Company	.....	.....	299.00	213.21	.....	.....
Employers Liability Assurance Corporation, Limited	1,255.35	304.08	1,323.34	642.47	24.50	Nil
Equitable Fire & Marine Insurance Company	.....	.....	.....	.....	39.16	Nil
Firemen's Insurance Company of Newark, N.J.	.....	.....	.....	.....	27.74	2.50
Firemen's Fund Insurance Company	.....	.....	.....	.....	83.45	58.10
Fidelity Insurance Company of Canada	446.27	80.70	366.39	292.28	.....	.....
Fidelity & Casualty Company of New York	.....	.....	.....	.....	119.55	Nil
Fire Association of Philadelphia	.....	.....	.....	.....	Nil	61.00
Fidelity Phoenix Fire Insurance Company	.....	.....	.....	.....	886.32	120.65
First American Fire Insurance Company	.....	.....	.....	.....	430.26	305.31

Norwich Union Fire Insurance Society, Limited	563.16	194.84	446.42	197.89	1,557.77	1,465.97
National Surety Corporation	321.37	83.91	.....	.....	1,059.40	223.95
National Fire Insurance Company .....	.....	.....	.....	.....	38.15	6.00
National Union Fire Insurance Company .....	.....	.....	.....	.....	389.09	1,127.16
North River Insurance Company .....	.....	.....	.....	.....	35.00	9.00
Niagara Fire Insurance Company	374.49	31.50	1,461.43	370.04	190.80	276.55
Northern Assurance Company, Limited	379.35	42.25	146.20	5.03	30.00	NiL
North British & Mercantile Insurance Company, Limited .....	.....	.....	.....	.....	485.55	182.25
North Empire Fire Assurance Company .....	.....	.....	.....	.....	11.11	NiL
New York Underwriters' Insurance Company .....	.....	.....	.....	.....	40.44	34.14
National Provincial Insurance Company, Limited .....	.....	.....	1,197.68	674.48	.....	.....
National Plate Glass Insurance Company, Limited .....	.....	.....	286.59	227.74	.....	.....
Occidental Fire Insurance Company	92.75	11.50	101.54	125.00	.....	512.90
Ocean, Accident & Guarantee Corporation	1,124.93	NiL	2,300.41	688.70	2,337.48	NiL
Portage la Prairie Mutual Insurance Company	73.20	NiL	127.29	NiL	6.00	NiL
Phoenix Insurance Company .....	.....	.....	.....	.....	60.07	.....
Philadelphia Fire & Marine Insurance Company .....	.....	.....	.....	.....	381.04	13.77
Phoenix Assurance Company, Limited	65.80	NiL	190.59	137.58	76.75	9.72
Prudential Assurance Company, Limited	114.25	NiL	55.90	NiL	279.37	NiL
Pearl Assurance Company, Limited	67.60	581.00	.....	.....	5.85	NiL
Quebec Fire Assurance Company .....	.....	.....	.....	.....	.....	.....
Queen Insurance Company of America .....	.....	.....	.....	.....	12.00	NiL
Royal Exchange Assurance	187.44	180.10	.....	.....	2.34	NiL
Reliance Insurance Company of Canada .....	.....	.....	.....	.....	6.40	NiL
Retail Hardware Mutual Fire Insurance Company .....	.....	.....	.....	.....	25.91	39.63
Royal Insurance Company, Limited	369.80	1.10	235.80	133.33	181.07	NiL
Railway Passengers' Assurance Company	371.04	NiL	1,052.60	159.78	311.37	6.00
Springfield Fire & Marine Insurance Company .....	.....	.....	.....	.....	73.79	NiL
Sentinel Fire Insurance Company .....	.....	NiL	99.95	NiL	1.53	NiL
Sun Insurance Office, Limited	42.55	NiL	11.37	NiL	49.50	NiL
Scottish Metropolitan Assurance Company, Limited .....	.....	.....	.....	.....	4,667.17	1,430.20
St. Paul Fire & Marine Insurance Company .....	.....	.....	.....	.....	1,144.79	2,454.96
Travelers' Fire Insurance Company	671.21	33.15	26.95	38.62	872.92	NiL
Toronto General Insurance Company	655.33	NiL	23.51	128.49	279.61	NiL
Union Marine & General Insurance Company, Limited	22.50	NiL	138.15	58.63	45.31	NiL
United Firemen's Society of Canton, Limited	293.62	107.20	.....	.....	284.92	15.64
United Firemen's Insurance Company of Philadelphia .....	.....	698.30	548.60	196.10	5.85	NiL
United States Fidelity & Guaranty Company	1,477.81	NiL	54.86	NiL	102.22	.....
Union Assurance Society, Limited .....	.....	.....	.....	.....	.....	398.15
United States Fire Insurance Company	20.00	NiL	.....	.....	301.05	20.00
Wawanesa Mutual Insurance Company .....	.....	.....	.....	.....	162.37	773.12
Westchester Fire Insurance Company .....	.....	.....	.....	.....	739.17	89.31
Western Assurance Company	185.80	2.00	1,182.25	445.38	1,222.99	959.29
World Fire & Marine Insurance Company	775.97	306.22	260.82	29.10	.....	.....
Yorkshire Insurance Company, Limited .....	.....	.....	.....	.....	.....	.....
Zurich General Accident & Liability Assurance Company, Limited .....	.....	.....	.....	.....	.....	.....
Total	\$ 34,365.30	\$ 7,460.98	\$ 30,553.10	\$ 14,128.84	\$ 67,009.72	\$ 26,822.31

Figures in italics denote red ink figures.

GOVERNMENT OF THE PROVINCE OF ALBERTA
OFFICE OF THE FIRE COMMISSIONER
TREASURY DEPARTMENT

EDMONTON, MAY 1, 1934.

TO THE HONOURABLE R. G. REID,
Provincial Treasurer of Alberta,
Edmonton, Alberta.

SIR:

I have the honour to submit herewith the Fourteenth Annual Report of the operations of the Office of the Fire Commissioner, covering the period from January 1st to December 31st, 1933, pursuant to Section 35, Chapter 34, 1926 (The Fire Prevention Act.)

It is very gratifying for the second year in succession to be enabled to report a reduction in the destruction of property in the Province by fire over that occasioned the previous year. Last year, covering the operations of the Department for the year ending December 31, 1932, I was able to report a reduction in loss for that year of over half a million dollars. This year I am able to report a reduction in the loss in 1933 as against the year 1932 of over one million dollars, or to be exact, a reduction of \$1,059,879.24. During the year 1933, 1,737 fires were reported, aggregating a loss of \$1,367,280.06, to which has been added 5% following the usual practise to account for losses unreported, making a total loss for the year of 1,823 fires as against 1,937 in 1932, aggregating a loss of \$1,435,612.56, compared with a loss of \$2,495,491.80 the previous year. It is interesting to note the actual number of fires which occurred during the year is not reduced over the previous year to the extent that the fire loss is reduced. In other words, there were almost as many fires in 1933 as there were the previous year, or in fact, more fires than there were in a number of previous years when the loss was considerably greater. This would indicate, I submit, that while greater precaution is being taken to prevent fire, still greater precaution is being taken to control its ravages. The fires that did occur did not assume the proportions or cause the destruction that was the case in former years.

Not only was the fire loss of the Province last year the lowest on record for the last fourteen years, but the loss was also substantially less for the Dominion. The figures that have come to the Department indicate the reduction for Canada was between three and four million dollars. To what can this general decline be ascribed? None, surely, will doubt the opinion that the decline speaks well in favour of the activities in fire prevention. There may, however, be some argument as to the probable cause, and while investigations, inspections and educational activities are, beyond any doubt, bearing fruit and are effective in lowering losses, it would also appear the low losses this year indicate what the Department has from time to time ascribed—that the annual loss generally results from wanton carelessness. Insurance records indicate that during the past year less insurance was being carried by the public, and in like proportion greater care to prevent fire was taken. This in itself tells the tale, i.e., when adequate insurance protection is available, care against the ravages of

fire is not practised to nearly the same extent as when only minimum coverage is afforded, for financial reasons. I believe the reduction in the loss during the year 1933 can be summed up as a result of rigorous investigation and inspection, education of the public against the ravages of fire, and inability to secure full insurance protection on account of the financial depression.

However low the loss may be this year as compared with that of former years, one and a half million dollars is too high a price to pay for carelessness and disregard of the simplest precautions against fire. Many of the 1,823 citizens who suffered losses during the year could ill afford the loss, more especially during a time of depression. The loss in many cases meant that the result of a lifetime of toil, effort and saving had "gone up in smoke" in a few brief minutes. What, then, should be the effort when the carefully prepared statistics revealed in this report show that eight out of every ten of the fires that occurred were due to carelessness in the handling of fire, or neglect in removing a fire hazard—a condition which, with a little forethought, could very easily have been rectified. It is more essential now, than ever before, when all are experiencing difficulties in finance and employment, that educational propaganda and inspection should be carried out to the greatest extent possible with a view to the elimination of carelessness, which alone will bring about a continued reduction of fire waste. To accomplish this it will be necessary that every known fire hazard wherever possible be eliminated, and means provided of ready and effective control of all conflagrations. This will eventually mean real thrift and economy, and should not only be aimed at in reducing the number and severity of fires, but it must also include the important object of reducing to the utmost limit serious suffering and fatalities occasioned by fire, for it must be remembered a destructive fire may interfere with the stabilization of employment and the health and safety of a community.

COMPILATION OF STATISTICS.

Statistics are compiled from loss reports filed by persons, firms or corporations having sustained a loss by fire, and also from reports submitted by Adjustment Agencies, Insurance Companies, and local assistants.

LEGISLATION.

During the 1933 session of the Alberta Legislature, certain amendments were made to The Fire Prevention Act, cited "The Fire Prevention Act Amendment Act, 1933," being chapter 59 of the Statutes of Alberta, 1933. The amendments came into force on the day upon which they were assented to, viz., April 11, 1933. The following is a synopsis of the amendments:

Section (2) was amended to include a definition of "owner" and "regulations" so that there may be no dispute as to what these references mean wherever they occur in the Act.

Section 21, subsection (3), prior to amendment, provided that where there was no occupant of a building constituting a fire hazard (with respect to Order to Remedy Conditions), and if the owner was absent from the Province, or his whereabouts unknown, the Fire Commissioner may himself carry out the order with the approval of the Minister, involving an expenditure of not more than \$100.00; and subsection (4), that in such a case the Commissioner, upon certifying the cost incurred to the Secretary-Treasurer of the Municipality within which the property was situate, would be reimbursed from the ordinary revenue of the Municipality.

Amendment was made to this section to provide greater facilities for enforcing compliance with Orders, when in the public interest, in cases where the owner

or occupant is unable for financial or other reasons to comply with the same. As the Act now stands, the Commissioner may himself, or any of his workmen may, enter into and upon the premises and carry out the order. The Commissioner may also cause any building materials upon the premises which are saleable to be sold at such prices and in such manner as he may deem proper, and apply the proceeds realized by such sale against the costs actually and necessarily incurred in carrying out the terms of the order. Any surplus available may be paid to the owner of the property, but in cases where the costs are in excess of the sums realized by such sale, the Commissioner, upon certifying to the Secretary-Treasurer of the Municipality the amount of the costs together with the amount, if any, received by him on account of the proceeds of a sale, shall be paid by the latter from the ordinary revenue of the Municipality, and the amount so paid shall form a special lien on the land in favour of the Municipality.

In 1931 an order was issued for the demolition of a certain building in Stettler, Alberta, where the owner was financially unable to comply with the same. Eventually the Council of the town, with permission of the owner, undertook to remove the building as a relief measure, but had they not been able to secure permission of the owner to carry out the work in this way, great difficulty would have been experienced in removing an extremely bad fire hazard. The amendment effected, therefore, was favoured accordingly as being in the public interest.

FIRE PREVENTION EXHIBIT—EDMONTON EXHIBITION.

During the year a Fire Prevention Exhibit was displayed at the Edmonton Exhibition, this being the fifth exhibit displayed, when in conjunction with the City of Edmonton Fire Department, two model houses, fully furnished and complete in every detail, were featured. One house displayed the "wrong way" with faulty furnace, electric wiring, and radio installations, improperly constructed building, electric wiring extensions, etc. In contrast, the "right way" was shown indicating proper construction and installations, etc. In all, thirty-two common fire hazards were graphically demonstrated. Latest fire fighting equipment was also on display in the booth, where officers were on hand to answer questions put to them by inquirers respecting fire prevention methods, fire extinguishers and their use, etc. Results proved that the service was being greatly appreciated, and judging by the number of inquiries made and the interest taken in the exhibit, it is apparent that the public are, through fire prevention work, being aroused to the necessity and importance of the subject. A similar "Exhibit" was displayed in the city of Calgary, while requests were made by the Fire Chiefs of Lethbridge and Medicine Hat to undertake similar work in those cities. This we were unable to accomplish, however, for reasons of economy.

FIRE PREVENTION WEEK.

During Fire Prevention Week (October 8th to 14th, 1933) officers of the Department co-operated with the various Fire Departments and other authorities throughout the Province wherever possible, in visiting schools for the purpose of making inspections. The system of inspection adopted was similar to that organized the previous year, details of which are recorded in the 1933 Annual Report of the Department. A large number of addresses respecting fire prevention were given to school classes, considerable literature distributed, and lectures given over Edmonton's two radio stations, CKUA and CJCA.

INVESTIGATIONS.

During 1933, fifty-six losses of suspicious origin were investigated. Twelve informations and complaints were laid and ten convictions secured—an increase of two over the previous year. Details of same will be found in Table 7 appended hereto. There was one case awaiting trial at the end of the year, and one case of arson which was tried before the District Criminal Court was found “not guilty.” Three courts of inquiry were held to determine the cause and origin of certain fires.

I am again happy to record my appreciation of the co-operation extended to this Department by fire prevention authorities and investigating officers, not only in Alberta, but in the other provinces as well. Particularly do I wish to express my appreciation to the Fire Underwriters Investigation and Loss Information Bureau of Canada, The Western Canada Insurance Underwriters Association, and the Fire Prevention Branch of the Edmonton Fire Department.

INSPECTIONS.

As a result of economy which the Department necessarily had to practise during the year, the number of cities, towns and villages visited and inspected was considerably less than in the former year, being 102 in 1933 as against 254 in 1932. However, the personnel of the office was continually on duty during the year investigating, instructing and guarding against the many causes of fire. Eighty-nine orders, both written and verbal, for the correcting of defects found to exist were made while, in addition, thirty special inspections were made of hospitals, schools and other properties, on request. While the Department was unable to make as many personal visits to localities as in former years for the reasons stated, a very large number of hazards were eliminated by means of correspondence emanating from the office, and also with the co-operation of local assistants. While it has not been necessary to keep trace of the number of remedies effected in this way, the total must be considerable. Many of the inquiries instituted resulted from complaints directed to this office by local authorities or persons interested, in only a few cases it being found necessary to send an inspector to the scene of the hazard.

It is impossible in the space available to attempt to give in detail the numerous duties the Department is assuming in an effort to reduce the annual fire loss in the Province, but continued vigilance signifies the efforts being put forth. In so far as the public are concerned, a spectacle of charred ruins of buildings accompanied by other calamities as a result of fire is a grim reminder that all should be on the alert to guard the results of years of labour against the ravages of fire.

I very much regret to report an increase in the number of deaths by fire during the past year, being thirty, as against nine the previous year. The cleaning of clothes with gasoline or attempting to light fires with coal oil, appear to have been the chief causes of death. (See Table 8.) Unfortunately, statistics are not available as to the number of injuries resulting from fire. Reports that have reached the office, however, from various channels indicate they are very numerous.

I have the honour to be, Sir,

Your obedient servant,

HENRY BRACE,
Fire Commissioner.

TABLE No. 1
A COMPARISON OF THE MONTHLY LOSSES IN 1932 AND 1933

Month.	1932		1933	
	No. of Fires	Loss	No. of Fires	Loss
January	187	\$ 251,523.67	143	\$ 139,626.39
February	184	448,266.10	186	198,542.89
March	153	197,855.17	172	112,279.00
April	136	188,866.72	152	184,861.34
May	180	252,617.66	146	99,796.91
June	126	90,486.33	128	66,241.17
July	151	175,336.75	144	144,891.04
August	143	158,304.74	131	68,336.49
September	128	139,023.69	123	59,121.16
October	166	153,758.46	125	69,161.99
November	140	124,269.76	116	103,104.92
December	151	196,349.81	171	121,286.76
Total	1,845	\$2,376,658.86	1,737	\$1,367,250.06
Additional 5% for unreported losses	92	118,832.94	86	68,362.50
	1,937	\$2,495,491.80	1,823	\$1,435,612.56

TABLE No. 2
A BRIEF COMPARISON OF FIRE LOSSES SINCE THE PROMULGATION OF
THE FIRE PREVENTION ACT (JULY 1st, 1919).

From July 1st, 1919 to December 31st, 1919.....	539 fires with a loss of	\$ 474,507.17
From January 1st, 1920, to December 31st, 1920.....	807 fires with a loss of	1,054,192.55
From January 1st, 1921, to December 31st, 1921.....	993 fires with a loss of	1,737,604.95
From January 1st, 1922, to December 31st, 1922.....	1,482 fires with a loss of	2,052,398.98
From January 1st, 1923, to December 31st, 1923.....	1,753 fires with a loss of	2,079,400.60
From January 1st, 1924, to December 31st, 1924.....	1,491 fires with a loss of	2,049,503.28
From January 1st, 1925, to December 31st, 1925.....	1,600 fires with a loss of	1,691,597.49
From January 1st, 1926, to December 31st, 1926.....	1,764 fires with a loss of	2,208,619.79
From January 1st, 1927, to December 31st, 1927.....	1,845 fires with a loss of	2,338,777.92
From January 1st, 1928, to December 31st, 1928.....	2,468 fires with a loss of	3,737,619.56
From January 1st, 1929, to December 31st, 1929.....	2,148 fires with a loss of	4,274,329.48
From January 1st, 1930, to December 31st, 1930.....	2,055 fires with a loss of	3,111,350.58
From January 1st, 1931, to December 31st, 1931.....	2,067 fires with a loss of	3,131,728.67
From January 1st, 1932 to December 31st, 1932.....	1,937 fires with a loss of	2,495,491.80
From January 1st, 1933, to December 31st, 1933.....	1,823 fires with a loss of	1,435,612.56
Total of.....	25,375 fires with a loss of	\$34,502,735.38

TABLE No. 3
CLASSIFICATION OF PROPERTY AND DAMAGE TO EACH

Property	No. of Fires	Damage
Apartments, Blocks and Rooming Houses	54	\$ 18,499.41
Automobiles	32	3,582.35
Barns and Stables	127	55,359.56
Bakeries	3	4,125.00
Barber Shops and Pool Rooms	11	12,092.45
Banks	4	285.35
Blacksmith Shops	2	1,206.67
Chicken Houses	17	2,703.04
Churches and Convents	16	2,730.65
Coal-mining Property	2	55,150.00
Club Rooms and Public Halls	18	7,419.30
Dwellings	1,010	486,826.63
Elevators	6	9,862.47
Factories	8	18,950.55
Garages	79	29,861.93
Granaries	24	4,873.55
Hospitals	2	10,200.40
Hotels	32	42,914.64
Laundries, Cleaning, Pressing and Dyeing	4	1,324.46
Lumbryards and Camps	5	12,100.10
Oil Refining and Wells	3	16,312.70
Offices	18	32,950.48
Power Houses	3	410.00
Printing Establishments	3	2,557.67
Restaurants	15	20,215.29
Railway Properties	4	8,823.07
Schools	20	25,590.07
Stores	146	407,650.66
Theatres	3	1,595.88
Warehouses and Storage	33	42,585.24
Miscellaneous	33	28,490.49
Total.....	1,737	\$1,367,250.06

TABLE No. 4

CLASSIFICATION AND CAUSES OF PROPERTY BURNED IN 1933

Property.		Causes.		No. of Fires
BAKERIES, 3:				
Frame	3	Undetermined		3
BARNs, 127:				
Frame	117	Ashes near building		2
Log	10	Children playing with matches		9
		Careless smokers		10
		Defective chimney		2
		Defective heater		1
		Defective wiring		1
		Exposure		1
		Gasoline explosion		1
		Lightning		9
		Overheated stoves		2
		Overturned lanterns		3
		Prairie and stubble fires		1
		Sparks from chimney		8
		Spontaneous combustion		7
		Suspected incendiary		2
		Undetermined		68
BANKs, 4:				
Frame	3	Exposure		3
Stone	1	Undetermined		1
BARBER SHOPS AND POOL HALLs, 11:				
Brick	2	Careless smoker		2
Frame	8	Defective electrical appliance		1
Metal-clad	1	Defective wiring		1
		Exposure		1
		Natural gas explosion		2
		Overheated stove		1
		Undetermined		3
BLACKSMITH SHOPS, 2:				
Frame	2	Flame from blowtorch		1
		Undetermined		1
BLOCKs, APARTMENTS AND ROOMING HOUSEs, 54:				
Brick	30	Ashes near building		1
Brick Veneer	3	Careless disposal of cigarette		16
Frame	20	Careless use of electrical appliance		1
Stucco	1	Coal gas explosion		1
		Defective wiring		8
		Defective chimney		2
		Defective radiant		1
		Defective coal oil stove		1
		Defective radio		1
		Exposure		7
		Ignition of curtains		1
		Ignition of cleaning fluid		1
		Ignition of match in clothing		1
		Natural gas explosion		4
		Overheated chimney		3
		Spark from incinerator		1
		Undetermined		4
CHICKEN HOUSEs, 17:				
Frame	16	Ashes near building		2
Log	1	Defective stove		1
		Exposure		1
		Ignition of incubator		1
		Overheated brooder		1
		Overheated stove		1
		Spark from incinerator		1
		Suspected incendiary		1
		Undetermined		8
CHURCHES AND CONVENTs, 16:				
Brick	6	Defective chimney		1
Frame	9	Defective gas radiant		1
Stone	1	Exposure		1
		Lightning		5
		Overheated gas radiant		1
		Overheated furnace		3
		Spontaneous Combustion		1
		Undetermined		2
		Woodwork exposed to radiant		1
COAL-MINING PROPERTY, 2:				
Frame	2	Spontaneous combustion		1
		Undetermined		1
CLUBs AND PUBLIC HALLs, 18:				
Brick	4	Careless smokers		3
Frame	14	Exposure		2
		Incendiary		2
		Lightning		1
		Overheated chimneys		2
		Overheated furnace		1
		Stove igniting film		1
		Undetermined		6

TABLE No. 4—Continued

Property.		Causes.	No. of Fires
CLEANING, PRESSING AND			
LAUNDRY, 4:			
Frame	1	Exposure	1
Brick Veneer	1	Spontaneous combustion of clothing	1
Brick	2	Spark from stove	1
		Undetermined	1
DWELLINGS, 1010:			
Frame	899	Ashes near building	13
Stucco	47	Combustible material near flame	3
Log	33	Careless smokers	152
Brick	28	Children playing with matches	29
Brick Veneer	3	Clothing, etc., near heaters	24
		Defective furnaces, fireplaces, etc.	19
		Defective wiring	29
		Defective chimneys, stove pipes, etc.	106
		Exposure	46
		Explosion of lamps	8
		Explosion of gasoline	11
		Explosion of coal gas	6
		Ignition of boiling fat on stove	9
		Explosion of natural gas	11
		Ignition of festive decorations	3
		Incendiary	5
		Incendiary suspected	1
		Lightning	21
		Matches igniting	20
		Miscellaneous causes	37
		Overheated electrical appliance	22
		Overheated chimneys, etc.	68
		Overheated stoves and heaters	52
		Overturned lamps	4
		Sparks from chimney	15
		Sparks from stoves and fireplaces	55
		Thawing pipes with torch	5
		Undetermined	236
ELEVATORS, 6:			
Frame	6	Lightning	1
		Overheated tester	2
		Short circuit	1
		Undetermined	2
FACTORIES, 8:			
Brick	3	Exposure	1
Frame	5	Friction at motor	2
		Undetermined	5
GARAGES & AUTOMOBILES, 111:			
Brick	9	Auto back fired	6
Frame	59	Careless smokers	2
Log	3	Clothing too near heater	2
Metal-clad	3	Children playing with matches	3
Stucco	4	Defective chimney	4
Tile	1	Defective wiring	3
Automobiles	32	Explosion	1
		Exposure	5
		Flame from blowtorch	4
		Leaking gasoline	8
		Lightning	1
		Overheated stove	5
		Overheated radiant	2
		Overheated engines	2
		Spark from chimney	3
		Spontaneous combustion	1
		Suspected incendiary	8
		Tire placed too near furnace	1
		Short circuit	18
		Undetermined	32
GRANARIES, 24:			
Frame	23	Ashes near building	1
Log	1	Burning straw near building	1
		Children playing with matches	1
		Exposure	2
		Grass fire	3
		Overturned lantern	1
		Sparks from chimney	2
		Suspected incendiary	1
		Undetermined	12
HOSPITALS, 2:			
Frame	2	Defective chimney	1
		Overheated stove pipe	1
HOTELS, 32:			
Brick	19	Careless smokers	19
Concrete	1	Defective wiring	2
Frame	11	Defective chimney	2
Metal-clad	1	Exposure	1
		Overheated furnace	1
		Spontaneous combustion	1
		Undetermined	6

TABLE No. 4—Continued

Property.		Causes.	No. of Fires
LUMBERYARDS AND CAMPS, 5:			
Frame	5	Exposure	1
		Undetermined	4
MISCELLANEOUS, 33:			
Brick	2	Careless smokers	7
Concrete	1	Children playing with matches	3
Frame	15	Exposure	4
Log	2	Lightning	1
Metal-clad	1	Overheated chimney	5
Miscellaneous	9	Overheated stove pipe	4
Stucco	2	Suspected incendiary	1
		Undetermined	8
OIL REFINING AND WELLS, 3:			
Metal-clad	2	Explosion	1
Tank	1	Exposure	1
		Undetermined	1
OFFICES, 18:			
Brick	12	Careless smokers	1
Concrete	1	Defective oil stove	1
Frame	5	Defective wiring	1
		Explosion	1
		Explosion of torch	1
		Exposure	6
		Ignition of alcohol lamp	1
		Overheated electrical appliance	1
		Overturned blowtorch	1
		Thawing pipes with torch	2
		Undetermined	2
POWER HOUSE, 3:			
Frame	3	Burning rubbish	1
		Undetermined	2
PRINTING ESTABLISHMENTS, 3:			
Brick	2	Exposure	1
Frame	1	Spark from burning rubbish	1
		Undetermined	1
RAILWAY PROPERTY, 4:			
Brick	2	Live coals near property	1
Miscellaneous	2	Defective chimney	1
		Sparks from burning rubbish	1
		Undetermined	1
RESTAURANTS, 15:			
Brick	4	Careless smoker	1
Frame	11	Defective chimney	1
		Defective wiring	1
		Exposure	4
		Overheated stove	2
		Spark from chimney	1
		Undetermined	5
SCHOOLS, 20:			
Brick	2	Careless disposal of cigarette	1
Frame	17	Defective chimney	1
Log	1	Defective gas connection	1
		Exposure	1
		Grass Fire	1
		Overheated chimney	1
		Spark from chimney	3
		Undetermined	11
STORES, 146:			
Brick	44	Ashes near building	1
Brick Veneer	7	Blankets placed over heat register	1
Concrete	3	Careless smokers	14
Frame	85	Defective chimney	9
Metal-clad	2	Defective wiring	7
Stone	3	Exposure	33
Stucco	2	Gasoline explosion	1
		Live coals falling from heaters	2
		Miscellaneous causes	13
		Natural gas explosion	1
		Overheated stoves, etc.	5
		Sparks from chimney	1
		Suspected incendiary	2
		Undetermined	56
THEATRES, 3:			
Brick	2	Careless smokers	1
Frame	1	Exposure	1
		Ignition of film in motion picture machine	1
WAREHOUSES, 33:			
Brick	8	Careless smoker	1
Concrete	1	Defective electrical appliances	2
Frame	22	Defective wiring	2
Metal-clad	2	Exposure	3
		Gasoline explosion	1
		Miscellaneous causes	3
		Overheated chimney	1
		Overheated stove	1
		Sparks from chimney	1
		Sparks from burning rubbish	2
		Undetermined	16

TABLE No. 5

LOSSES CAUSED BY LIGHTNING IN 1933, AND LOCATION OF FIRE

Location.	Class of Building.	Occupancy.	Damage.
Amisk	Frame	Barn	\$ 50.00
Beverly	Frame	Dwelling	25.00
Balzac	Frame	Hall	4,000.00
Castor	Frame	Dwelling	30.00
Chancellor	Frame	Dwelling	57.50
Camrose	Brick	Church	150.00
Calmar	Frame	Barn	18.50
Clandonald	Frame	Dwelling	3.25
Castor	Frame	Barn	150.00
Calgary	Frame	Dwelling	320.43
Calgary	Frame	Dwelling	89.50
Calgary	Frame	Dwelling	50.00
Dewinton	Frame	Church	1,000.00
Drumheller	Frame	Dwelling	45.00
Edmonton	Frame	Dwelling	50.00
Edmonton	Frame	Dwelling	85.00
Edmonton	Frame	Church	22.20
Edmonton	Frame	Dwelling (Radio)	19.00
Granum	Frame	Church	160.00
Hardisty	Frame	Dwelling	150.00
Iron Springs	Frame	Barn	15.00
Mayerthorpe	Frame	Elevator	63.97
Morrin	Frame	Dwelling	700.00
Milk River	Frame	Barn	2,750.00
Olds	Frame	Dwelling	1,190.25
Ponoka	Frame	Church	18.00
Red Deer	Frame	Dwelling	32.50
Red Deer	Frame	Dwelling	3.50
Red Deer	Frame	Dwelling	15.00
St. Albert	Frame	Garage	15.00
Sundre	Frame	Barn	331.23
St. Paul	Frame	Dwelling	15.00
Sunnynook	Frame	Dwelling	2,400.00
Strome	Frame	Barn	200.00
Therien	Log	Barn	366.00
Willingdon	Frame	Dwelling	704.15
6-3-15-W. 4th	Frame	Barn	900.00
Total			<u>\$16,174.98</u>

TABLE No. 6

INSPECTIONS AND ORDERS ISSUED

Number of Cities, Towns and Villages visited and inspected	102
Number of orders issued to remedy conditions:	
Written	*21
Verbal	68
CHARACTER OF ORDERS (Written):	
Buildings condemned and ordered demolished	2
Correct defective wiring	2
Discontinue use of defective welding apparatus	1
Provide fire extinguishers	4
Put alarm bell in order	2
Remove wooden flooring in garage and replace with concrete	2
Remove piled lumber from side of building	1
Repair buildings	2
To change gasoline storage	5
SPECIAL INSPECTIONS:	
Hospitals	3
Schools	15
Other properties	12
	<u>30</u>

TABLE No. 7

FIRE INVESTIGATIONS

Number of cases investigated	56	Causes assigned	22
Number of informations laid	12	Under investigation	4
Number of convictions	10	Undetermined	10
Dismissals and withdrawn	1	Incendiary	12
Awaiting trial	1	Incendiary suspected	8
Convictions:			
Arson, 1—Three years at hard labour.		Fraud, 1—Six months.	
Arson, 1—Three years at hard labour.		Fraud, 1—Three months.	
Arson, 1—Two years at hard labour.		Fraud, 1—Two months at hard labour.	
Arson, 1—One year at hard labour.		Theft, 1—Six months.	
Arson, 1—Two years suspended sentence.		Conspiracy, 1—Six months at hard labour.	
Number of days engaged (2 investigators 6 months, 1 investigator full time)			332
Mileage by car (including inspections)			8,678
Mileage by team and livery			100
Mileage by train			1,268
Total Mileage			<u>10,046</u>

TABLE No. 8

DEATHS CAUSED BY FIRE, 1933

- February 23rd—Martha E. Mellors, of Rocky Mountain House, Alberta, aged 40 years. Cleaning clothes with gasoline when explosion occurred, igniting clothing. Died from shock and burns.
- March 11th—Charlotte Rolstad, of La Glace, Alberta, aged 6 years. Suffocation by smoke when dwelling was totally destroyed by fire.
- March 11th—Jacob Carstin Rolstad, of La Glace, Alberta, aged 4 years. Suffocation by smoke when dwelling was totally destroyed by fire.
- March 11th—Kato Palmer Rolstad, of La Glace, Alberta, aged 1 year. Suffocation by smoke when dwelling was totally destroyed by fire.
- March 12th—Edythe Hambleton, of Rocky Mountain House, Alberta, aged 42 years. Cleaning clothes with gasoline when explosion occurred, igniting clothing. Died from shock and burns.
- March 27th—Rachell Scott, of Taber, Alberta, aged 73 years. Burnt to death when dwelling was totally destroyed by fire.
- March 31st—Vera May Bennefield, of Hardisty, Alberta, aged 9 years. Clothing ignited, died from shock. Probably playing with fire.
- April 14th—Marguerite Devalerola (Devaleriola), of Morrin district, Alberta, aged 17 years. Death from burns as a result of prairie fire.
- April 14th—Ellen Devalerola (Devaleriola), of Morrin district, Alberta, aged 11 years. Death from burns as a result of prairie fire.
- April 15th—Mamie Devaleriola, of Drumheller, Alberta, aged 52 years. Death from shock and burns as a result of prairie fire.
- April 15th—Cecelia Patras, of Calgary, Alberta, aged 36 years. Cleaning clothes with gasoline when explosion occurred, igniting clothing and dwelling, which was partially destroyed.
- April 24th—Sadie Cully, of Edmonton, Alberta, aged 11 years. Lighting fire with gasoline when explosion occurred, igniting clothing and dwelling. Died from extensive body burns.
- May 11th—Forest Jasman, of Macleod, Alberta, aged 9 years. Suffocated by smoke when dwelling was destroyed by fire.
- May 20th—Dagny H. Christensen, of Tilley, Alberta, aged 1 years. Father lighting fire with coal oil, explosion occurred, igniting child's clothing. Died from burns.
- June 12th—Eugene L. Wymer, of Okotoks district, aged 6 years. Burnt to death when in barn, which was totally destroyed by fire.
- June 16th—Dorothy Stead, of Rocky Mountain House, Alberta, aged 3 years. Severe burns when dwelling was destroyed by fire. Died from shock.
- June 19th—Roy Albert Wheeler, of Westlock, Alberta, aged 8 years. Severe burns when dwelling was destroyed by fire. Died from burns.
- June 23rd—Engelbert Landmark, of Lethbridge, Alberta, aged 36 years. Lighting fire with coal oil, explosion occurred, igniting his clothes. Died from burns.
- June 27th—Raymond Nason, of Lethbridge, Alberta, aged 26 years. Lighting fire with coal oil, explosion occurred, causing fire when dwelling was destroyed. Burnt to death.
- July 10th—Alwild M. Sawyer, of Lacombe, Alberta, aged 24 years. Lighting fire with coal oil, explosion occurred when dwelling was partially destroyed by fire. Died from extensive burns.
- August 14th—Roger John Sullivan, of Oyen district, Alberta, aged 3 years. Died from suffocation in burning building.
- August 26th—Lillian Louise Lotan, of Wainwright, Alberta, aged 4 years. Burned to death when dwelling was totally destroyed by fire.
- August 26th—Eileen Roberta Lotan, of Wainwright, Alberta, aged 18 months. Burnt to death when dwelling was totally destroyed by fire.
- September 14th—Wilma F. Schrabert, of Rowley district, Alberta, aged 15 years. Lighting fire with coal oil, explosion occurred totally destroying dwelling. Burnt to death.
- October 18th—Olga Rosa, of Prosperity, Alberta, aged 2 years. Clothing caught fire when playing with matches. Extensive body burns.
- October 29th—Jessie Ann Cameron, of Calgary, Alberta, aged 45 years. Lighting fire with coal oil, explosion occurred, igniting clothing and dwelling. Died from extensive burns.
- December 3rd—Maryett Scott, of Travers, Alberta, aged 86 years. Died from shock. Clothing caught fire as a result of oil lamp, which had been placed on a chair, being knocked over.
- December 11th—Wesley Traxler, of Whitecourt, Alberta, aged 10 years. Burnt to death when dwelling was totally destroyed by fire.
- December 28th—Thomas Bucknell, of Rimbey, Alberta, aged 84 years. Burnt to death when dwelling was totally destroyed by fire.
- December 28th—Sam Aronitz, of Vegreville, Alberta, aged 3 years. Burnt to death in burning building.

